

CAMBRIDGE SOCIOECONOMIC & DEMOGRAPHIC PROFILE TABLE OF CONTENTS

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HOUSING

CDBGCommunity Development Bloom	ock Grant
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CDBG	Community Development Block Grant
CHA	
FAR	Floor-to-Area Ratio
FTE	Full Time Equivalent
	Fiscal Year
HH(s)	Household(s)
HUD	Federal Department of Housing & Urban Development
MA DET	Massachusetts Division of Employment & Training
MBTA	Massachusetts Bay Transportation Authority
MDC	Metropolitan District Commission
MHFA	Massachusetts Housing Finance Agency
MISER	Massachusetts Institute for Social & Economic Research
MIT	Massachusetts Institute of Technology
MSA	Metropolitan Statistical Area
PMSA	Primary Metropolitan Statistical Area
	Summary File
SIC	Standard Industry Code
STF	Summary Tape File

GLOSSARY

This document employs a number of terms used in specific manners in relation to the collection of U. S. Census data. A number of these terms are defined below. For more detailed information and for definitions of further terms, please review "Appendix B Definitions of Subject Characteristics" in both of the following U. S. Census Bureau publications:

- Summary File 1 2000 Census of Population and Housing Technical Documentation
- Summary File 3 2000 Census of Population and Housing Technical Documentation
- **College Dormitory** Includes dormitories in which college students reside (provided the dormitory is restricted to students who do not have their families living with them), fraternity and sorority houses, and on-campus residential quarters used exclusively for those in religious orders who are attending college. College dormitory housing includes university-owned on-campus and off-campus housing for unmarried residents.
- **Family** A family includes a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family.
- **Group Quarters** The group quarters population includes all people not living in households. Two general categories of people in group quarters are recognized: (1) the institutionalized population and (2) the noninstitutionalized population, including College Dormitories.
- **Hispanic** are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Dominican Republic, or people identifying themselves generally as Spanish, Spanish-American, Hispanic, Hispanic, Latino, or with a similar term.
- **Household** A household includes all of the people who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied (or if vacant, intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building and that have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.
- **Householder** One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person in the household, any household member 15 years old or over could be designated as the householder.
- Income For Census purposes income includes wage or salary income; net self-employment income; interest, dividends, and net rental or royalty income or income from estates and trusts; social security or railroad retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and funds from similar sources. The following sources are excluded from income: capital gains, money received from the sale of property unless engaged in the business of selling such property; the value of income "in kind" from food stamps, public housing subsidies, medical care, employer contributions for individuals, etc.; withdrawal of bank deposits; money borrowed; tax refunds; exchange of money between relatives living in the same household; and gifts and lump-sum inheritances, insurance payments, and other types of lump-sum receipts.

Industry - Industry relates to the kind of business conducted by a person's employing organization.

Median - A statistical term measure that divides a distribution of values into two equal parts: one-half of the cases falling below the midpoint of a range and one-half above that midpoint value. In the case of a distribution of values with an even number of members, the median is the average of the two middle values.

Occupation - Occupation describes the kind of work a person does on the job.

Race Groups - The concept of race, as used by the Census Bureau, reflects self-identification by people according to the race or races with which they most closely identify. Please review "Appendix B Definitions of Subject Characteristics" in the publication <u>Summary File 1</u> 2000 Census of Population and Housing Technical Documentation for further information and for detailed definitions of races.

FOR ADDITIONAL INFORMATION

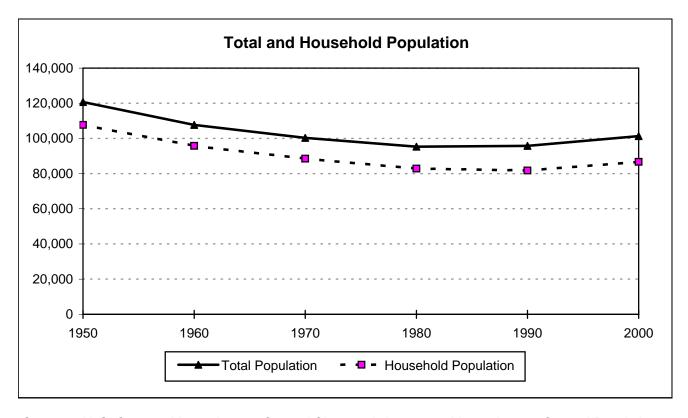
To obtain additional demographic and socioeconomic information about the City of Cambridge, visit our web site at http://www.cambridgema.gov/~CDD/data/index.html. A wide variety of additional information is available through that location.

If you have questions regarding this document, contact Clifford Cook, Planning Information Manager, Cambridge Community Development Department, by phone at 617/349-4600 or by email at **ccook@cambridgema.gov**.

Total, Household and Group Quarters Population and Population Density: 1950 - 2000

Year	Population	Household Population	Group Qtrs. Population ¹	% Living in Group Qtrs.	Dormitory Residents ²	Population Per Acre
1950	120,740	107,676	13,064	10.8%		29
1960	107,716	95,778	11,938	11.1%		26
1970	100,316	88,502	11,859	11.8%		24
1980	95,322	82,888	12,434	13.0%	10,854	23
1990	95,802	81,769	14,033	14.6%	11,931	23
2000	101,355	86,692	14,663	14.5%	13,199	25

- 1. Residents of Group Quarters include residents of college dormitories, hospitals, nursing homes, group homes and jails. All persons who do not reside in group quarters reside in households.
- 2. Refers to college dormitory residents, who are a subgroup of group quarters residents.

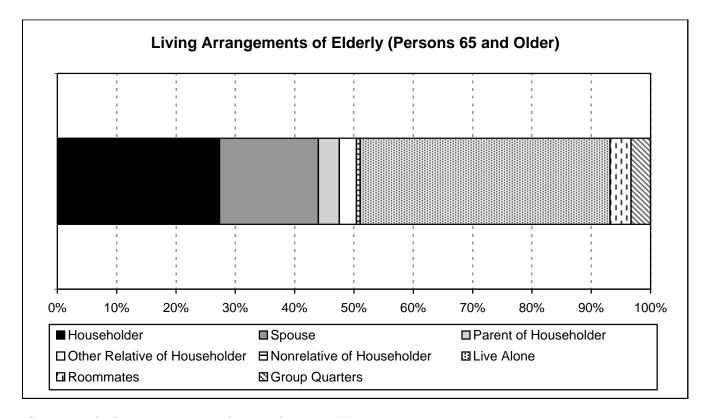


Sources: U. S. Census, <u>Massachusetts General Characteristics</u>, 1950; <u>Massachusetts General Population</u> <u>Characteristics</u>, 1960; <u>Characteristics of the Population</u>, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Living Arrangements of Elderly: 2000

Living Arrangements ¹	Count	%
Reside with Family	4,681	50.4%
Householder ²	2,539	27.4%
Spouse	1,547	16.7%
Parent of Householder ²	326	3.5%
Other Relative of Householder ²	269	2.9%
Reside in Nonfamily Arrangement	4,601	49.6%
Nonrelative of Householder ²	58	0.6%
Live Alone	3,909	42.1%
Roommates	329	3.5%
Group Quarters	305	3.3%
Total	9,282	100.0%

- 1. Includes all persons 65 or older.
- 2. The Householder is the person who completes the Census form for the household and is considered the head of household for Census purposes.

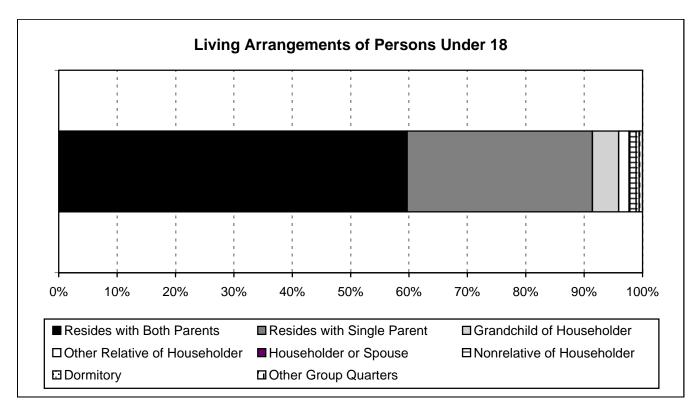


Source: U. S. Census, Decennial Census, Summary File 1, 2000.

Living Arrangements of Persons Under 18: 2000

Living Arrangements	Count	%
Reside with Family	13,156	97.8%
Resides with Both Parents	8,027	59.7%
Resides with Single Parent	4,266	31.7%
Grandchild of Householder ¹	605	4.5%
Other Relative of Householder ¹	239	1.8%
Householder or Spouse ¹	19	0.1%
Reside in Nonfamily Arrangement	291	2.2%
Nonrelative of Householder ¹	142	1.1%
Dormitory	72	0.5%
Other Group Quarters	77	0.6%
Total	13,447	100.0%

^{1.} The Householder is the person who completes the Census form for the household and is considered head of household for Census purposes.

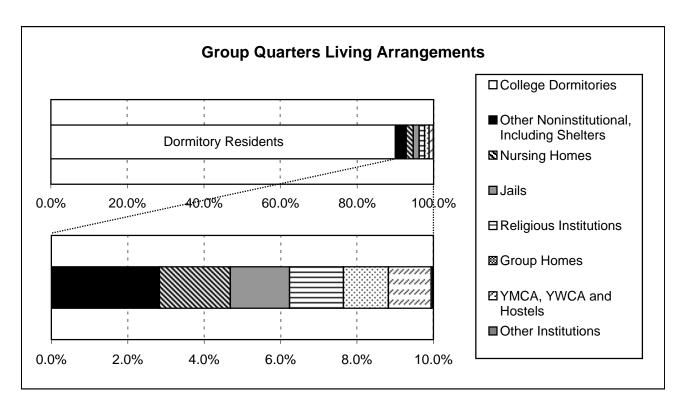


Source: U. S. Census, Decennial Census, Summary File 1, 2000.

Group Quarters Living Arrangements: 2000

Living Arrangements ¹	Count	%
College Dormitories	13,199	90.0%
Other Noninstitutional, Including		
Shelters	415	2.8%
Nursing Homes	272	1.9%
Jails	227	1.5%
Religious Institutions	207	1.4%
Group Homes	173	1.2%
YMCA, YWCA and Hostels	164	1.1%
Other Institutions	6	0.04%
Total	14,663	100.0%

1. Residents of Group Quarters include residents of college dormitories, hospitals, nursing homes, group homes and jails. All persons who do not reside in group quarters reside in households.

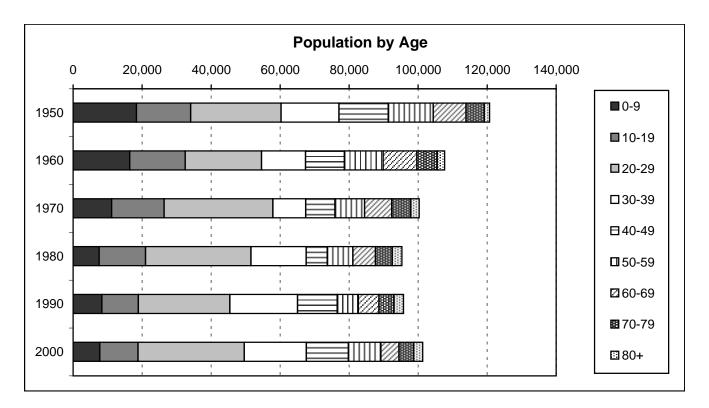


Source: U. S. Census, Decennial Census, Summary File 1, 2000.

Age Structure: 1950 - 2000

	1950	1960	1970	1980	1990	2000
0-9	18,344	16,425	11,156	7,561	8,338	7,727
10-19	15,759	16,067	15,228	13,426	10,594	11,102
20-29	26,196	22,147	31,559	30,596	26,529	30,811
30-39	16,771	12,740	9,462	15,983	19,589	17,967
40-49	14,283	11,274	8,496	6,140	11,506	12,208
50-59	13,028	11,226	8,590	7,386	6,125	9,405
60-69	9,498	9,785	7,880	6,563	5,991	5,256
70-79	5,319	5,894	5,514	4,877	4,361	4,269
80+	1,542	2,158	2,476	2,790	2,769	2,610
Median Age	30.1	29.6	26.8	28.6	31.1	30.4
Persons Under 18	28,782	26,922	20,155	14,977	13,612	13,447
Persons 65 & Older	11,151	12,617	11,700	10,924	10,071	9,282
Total	120,740	107,716	100,361	95,322	95,802	101,355
	1950	1960	1970	1980	1990	2000
		1300	1970		1000	2000
0-9	15.2%	15.2%	11.1%	7.9%	8.7%	7.6%
0-9 10-19						
	15.2%	15.2%	11.1%	7.9%	8.7%	7.6%
10-19	15.2% 13.1%	15.2% 14.9%	11.1% 15.2%	7.9% 14.1%	8.7% 11.1%	7.6% 11.0%
10-19 20-29	15.2% 13.1% 21.7%	15.2% 14.9% 20.6%	11.1% 15.2% 31.4%	7.9% 14.1% 32.1%	8.7% 11.1% 27.7%	7.6% 11.0% 30.4%
10-19 20-29 30-39	15.2% 13.1% 21.7% 13.9%	15.2% 14.9% 20.6% 11.8%	11.1% 15.2% 31.4% 9.4%	7.9% 14.1% 32.1% 16.8%	8.7% 11.1% 27.7% 20.4%	7.6% 11.0% 30.4% 17.7%
10-19 20-29 30-39 40-49	15.2% 13.1% 21.7% 13.9% 11.8%	15.2% 14.9% 20.6% 11.8% 10.5%	11.1% 15.2% 31.4% 9.4% 8.5%	7.9% 14.1% 32.1% 16.8% 6.4%	8.7% 11.1% 27.7% 20.4% 12.0%	7.6% 11.0% 30.4% 17.7% 12.0%
10-19 20-29 30-39 40-49 50-59	15.2% 13.1% 21.7% 13.9% 11.8% 10.8%	15.2% 14.9% 20.6% 11.8% 10.5% 10.4%	11.1% 15.2% 31.4% 9.4% 8.5% 8.6%	7.9% 14.1% 32.1% 16.8% 6.4% 7.7%	8.7% 11.1% 27.7% 20.4% 12.0% 6.4%	7.6% 11.0% 30.4% 17.7% 12.0% 9.3%
10-19 20-29 30-39 40-49 50-59 60-69	15.2% 13.1% 21.7% 13.9% 11.8% 10.8% 7.9%	15.2% 14.9% 20.6% 11.8% 10.5% 10.4% 9.1%	11.1% 15.2% 31.4% 9.4% 8.5% 8.6% 7.9%	7.9% 14.1% 32.1% 16.8% 6.4% 7.7% 6.9%	8.7% 11.1% 27.7% 20.4% 12.0% 6.4% 6.3%	7.6% 11.0% 30.4% 17.7% 12.0% 9.3% 5.2%
10-19 20-29 30-39 40-49 50-59 60-69 70-79	15.2% 13.1% 21.7% 13.9% 11.8% 10.8% 7.9% 4.4%	15.2% 14.9% 20.6% 11.8% 10.5% 10.4% 9.1% 5.5%	11.1% 15.2% 31.4% 9.4% 8.5% 8.6% 7.9% 5.5%	7.9% 14.1% 32.1% 16.8% 6.4% 7.7% 6.9% 5.1%	8.7% 11.1% 27.7% 20.4% 12.0% 6.4% 6.3% 4.6%	7.6% 11.0% 30.4% 17.7% 12.0% 9.3% 5.2% 4.2%
10-19 20-29 30-39 40-49 50-59 60-69 70-79	15.2% 13.1% 21.7% 13.9% 11.8% 10.8% 7.9% 4.4% 1.3%	15.2% 14.9% 20.6% 11.8% 10.5% 10.4% 9.1% 5.5% 2.0%	11.1% 15.2% 31.4% 9.4% 8.5% 8.6% 7.9% 5.5% 2.5%	7.9% 14.1% 32.1% 16.8% 6.4% 7.7% 6.9% 5.1% 2.9%	8.7% 11.1% 27.7% 20.4% 12.0% 6.4% 6.3% 4.6% 2.9%	7.6% 11.0% 30.4% 17.7% 12.0% 9.3% 5.2% 4.2% 2.6%

Age Structure: 1950 - 2000



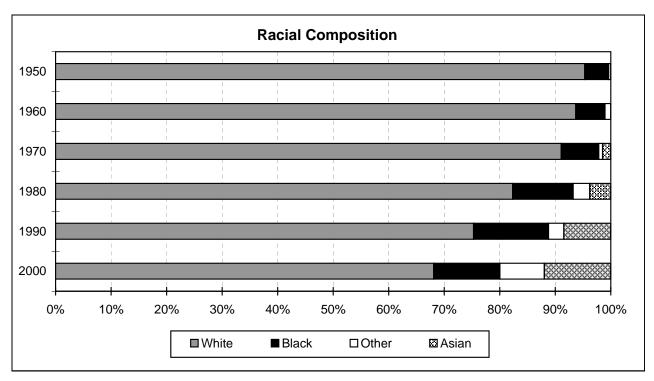
Sources: U. S. Census, <u>Massachusetts General Characteristics</u>, 1950; <u>Massachusetts General Population</u> <u>Characteristics</u>, 1960; <u>Characteristics of the Population</u>, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Racial Composition: 1950 - 2000

	Asian or						
Year	Total	White	Black	Pacific Islander ¹	Other ²		
1950	120,740	115,068	5,235		437		
1960	107,716	100,929	5,671		1,116		
1970	100,361	91,408	6,783	1,465	705		
1980	95,322	78,460	10,418	3,612	2,832		
1990	95,802	72,122	12,930	8,081	2,669		
2000	101,355	69,022	12,079	12,113	8,141		

				Asian or	
Year	Total	White	Black	Pacific Islander ¹	Other ²
1950	100.0%	95.3%	4.3%		0.4%
1960	100.0%	93.7%	5.3%		1.0%
1970	100.0%	91.1%	6.8%	1.5%	0.7%
1980	100.0%	82.3%	10.9%	3.8%	3.0%
1990	100.0%	75.3%	13.5%	8.4%	2.8%
2000	100.0%	68.1%	11.9%	12.0%	8.0%

- 1. Includes persons of Asian or Pacific Islander descent, who were included in "Other" category prior to 1970.
- 2. Includes persons of Native American descent, as well as persons who report their race as "Other". For 2000 Census, includes persons who selected two or more races. Census 2000 was the first census to allow persons to report more than one race. Due to this change in methodology, racial statistics reported from Census 2000 lack a one-to-one comparison with those reported by any previous Census.



Sources: U. S. Census, <u>Massachusetts General Characteristics</u>, 1950; <u>Massachusetts General Population</u> <u>Characteristics</u>, 1960; <u>Characteristics of the Population</u>, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Detailed Racial and Hispanic Population: 1980 - 2000

	1980 ¹	% 1980 Total	1990 ¹	% 1990 Total	2000 ¹	% 2000 Total
White, Non-Hispanic	75,793	79.5%	68,550	71.6%	65,425	64.6%
Black, Non-Hispanic	10,086	10.6%	12,178	12.7%	11,627	11.5%
American Indian or Alaska Native	184	0.2%	288	0.3%	213	0.2%
Asian or Pacific Islander (All)	3,612	3.8%	8,081	8.4%	12,055	11.9%
Chinese	1,571	1.6%	3,616	3.8%	4,854	4.8%
Asian Indian	705	0.7%	1,386	1.4%	2,720	2.7%
Korean	493	0.5%	1,302	1.4%	1,901	1.9%
Japanese	609	0.6%	734	0.8%	943	0.9%
Filipino	126	0.1%	250	0.3%	265	0.3%
Vietnamese	67	0.1%	216	0.2%	235	0.2%
Other Asian/Pacific Islander	41	<0.1%	577	0.6%	1,195	1.2%
Hispanic (Any Race)	4,536	4.8%	6,506	6.8%	7,455	7.4%
Mexican	496	0.5%	801	0.8%	1,175	1.2%
Puerto Rican	1,583	1.7%	1,875	2.0%	1,637	1.6%
Cuban	279	0.3%	254	0.3%	270	0.3%
Salvadoran					567	0.6%
Dominican					424	0.4%
Columbian					378	0.4%
Other	2,178	2.3%	3,576	3.7%	3,004	3.0%
Other Non-Hispanic ²	1,169	1.2%	350	0.4%	4,580	4.5%
Total Population	95,322	100.0%	95,802	100.0%	101,355	100.0%

^{1.} Figures do not sum to total population For 1980 and 1990 both American Indian persons of Hispanic origin and Asian persons of Hispanic origin are double counted. For 2000 Asian persons of Hispanic origin are double counted.

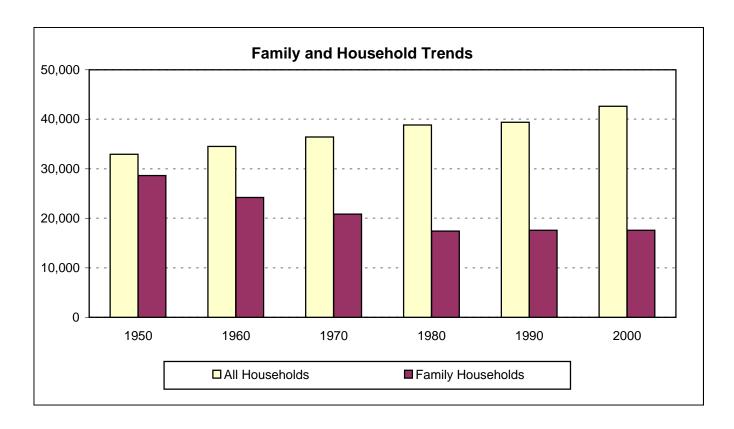
Sources: U. S. Census, Decennial Census, STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

^{2.} Includes persons who are not of Hispanic origin and reported race as "Other" or, in the case of the 2000 Census, reported two or more races.

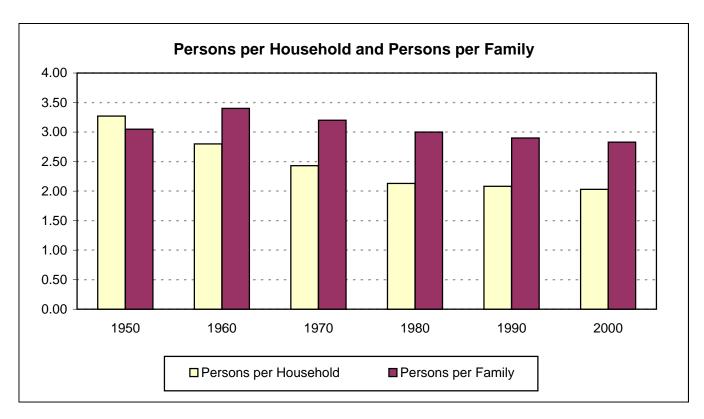
Household and Family Trends: 1950 - 2000

Year	All Households ¹	Persons per Household	Family Households ²	Persons per Family	Children per Family ³	% Family Households
1950	32,921	3.27	28,640	3.05	1.00	87.0%
1960	34,523	2.80	24,197	3.40	1.11	70.1%
1970	36,411	2.43	20,850	3.20	0.97	57.3%
1980	38,836	2.13	17,415	3.00	0.86	44.8%
1990	39,405	2.08	17,575	2.90	0.77	44.6%
2000	42,615	2.03	17,595	2.83	0.76	41.3%

- 1. Households consist of persons who do not reside in group quarters, such as dormitories.
- 2. Families consist of households composed of more than one person whose members are related by birth, marriage or adoption.
- 3. Children include all persons under 18 in the population, including those in nonfamily living arrangements



Household and Family Trends: 1950 - 2000



Sources: U. S. Census, <u>Massachusetts General Characteristics</u>, 1950; <u>Massachusetts General Population</u> <u>Characteristics</u>, 1960; <u>Characteristics of the Population</u>, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Detailed Household and Family Trends: 1980 - 2000

All Households	1980	1990	2000
Total Households	38,836	39,405	42,615
Family Households	17,415	17,575	17,595
Married Couples	12,163	12,419	12,408
Single Parents	2,601	2,588	2,668
All Other Families	2,651	2,568	2,519
Nonfamily Households	21,421	21,830	25,020
Single Person Alone	16,329	16,686	17,649
Roommates	5,092	5,144	7,371
Family Households			
Families w/ Own Minor Children	7,626	7,461	7,503
Married Couples	5,025	4,873	4,835
Single Parent Families	2,601	2,588	2,668
Families w/o Own Minor Children	9,789	10,114	10,092
Married Couples	7,138	7,546	7,573
All Other Families	2,651	2,568	2,519
Households w/ Children			
All Households w/ Children	8,111	7,980	8,056
Family Households	8,019	7,904	7,989
Householder Is Parent	7,626	7,461	7,503
Householder Is Other Relative ¹	393	406	462
Household is Unrelated ¹		37	24
Nonfamily Households	92	76	67
Nonfamily Households			
Single Person Alone	16,329	16,686	17,649
Roommates	5,092	5,144	7,371
Roommates, Not Partners		3,465	4,686
Unmarried Partners		1,679	2,685
Opposite Sex		1,378	2,123
Same Sex ²		301	562

Detailed Household and Family Trends: 1980 - 2000

As % All Households	1980	1990	2000
Total Households	100.0%	100.0%	100.0%
Family Households	44.8%	44.6%	41.3%
Married Couples	31.3%	31.5%	29.1%
Single Parents	6.7%	6.6%	6.3%
All Other Families	6.8%	6.5%	5.9%
Nonfamily Households	55.2%	55.4%	58.7%
Single Person Alone	42.0%	42.3%	41.4%
Roommates	13.1%	13.1%	17.3%
Family Households			
Families w/ Own Minor Children	43.8%	42.5%	42.6%
Married Couples	28.9%	27.7%	27.5%
Single Parent Families	14.9%	14.7%	15.2%
Families w/o Own Minor Children	56.2%	57.5%	57.4%
Married Couples	41.0%	42.9%	43.0%
All Other Families	15.2%	14.6%	14.3%
Households w/ Children			
All Households w/ Children	100.0%	100.0%	100.0%
Family Households	98.9%	99.0%	99.2%
Householder Is Parent	94.0%	93.5%	93.1%
Householder Is Other Relative ¹	4.8%	5.1%	5.7%
Household is Unrelated ¹	4.070	0.5%	0.3%
Nonfamily Households	1.1%	1.0%	0.8%
Nonfamily Households			
Single Person Alone	76.2%	76.4%	70.5%
Roommates	23.8%	23.6%	29.5%
Roommates, Not Partners		15.9%	18.7%
Unmarried Partners		7.7%	10.7%
Opposite Sex		6.3%	8.5%
Same Sex ²		1.4%	2.2%

^{1.} For 1980 separate figures are unavailable for households with children where the householder is a relative of the child and where the householder is unrelated to the child.

Sources: U. S. Census, Decennial Census, <u>General Population Characteristics</u>, Tables 19 and 29, 1980; <u>General Population Characteristics</u>, Table 64, 1990; American Factfinder website, 1990 STF1 Tables P016, P018, http://factfinder.census.gov; SF1 Profile, 2000; Summary File 1, 2000; Selected Characteristics from 1990 to Supplement Census 2000 SF1 - Unmarried Partner Households, http://ftp2.census.gov/census_1990/other/90partners.txt, 2001.

^{2.} While Same Sex Unmarried Partner data is available from the 1990 Census, the Census Bureau does not consider this information to be as reliable as 2000 data due to changes to the census questionnaire and data management policies.

Migration and Housing Turnover: 1970 - 2000

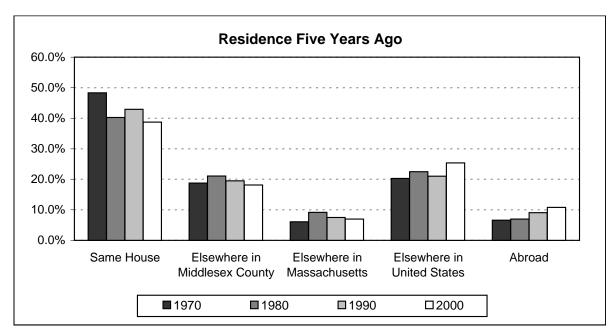
PERSONS 5 AND OLDER RESIDENCE 5 YEARS AGO

Year	Same House	Elsewhere in Middlesex County	Elsewhere in Mass. (not Middlesex)	Elsewhere in United States (not Mass.)	Abroad ³
1970 ¹	48.3%	18.8%	6.1%	20.3%	6.6%
1980	40.3%	21.1%	9.2%	22.5%	7.0%
1990	42.9%	19.5%	7.5%	21.0%	9.1%
2000 ²	38.7%	18.1%	7.0%	25.4%	10.8%

YEAR HOUSEHOLDER MOVED INTO UNIT 4

	Previous	2 to 5	6 to 10	11 to 20	Over 20
Year	1 Year	Years Ago	Years Ago	Years Ago	Years Ago
1970	28.1%	28.7%	13.0%	14.3%	15.9%
1980	25.5%	35.6%	14.9%	10.0%	14.0%
1990	21.6%	31.7%	17.3%	15.9%	13.6%
2000 ⁵	26.8%	32.1%	14.8%	12.6%	13.8%

- 1. The 1970 Census reported 6,388 people living elsewhere five years who did not specify a home location.
- 2. Of the 17,597 people reported living elsewhere in Middlesex County five years earlier, 11,561 reported living in elsewhere in Cambridge and 5,946 reported living in another city or town in Middlesex County.
- 3. As used here, persons who living "abroad" include those in Puerto Rico and other U. S. island areas.
- 4. One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such persor hin the ousehold, any household member 15 years old or over could be designated as the householder.
- 5. In 2000 the median year the Householder occupied the unit was 1996.

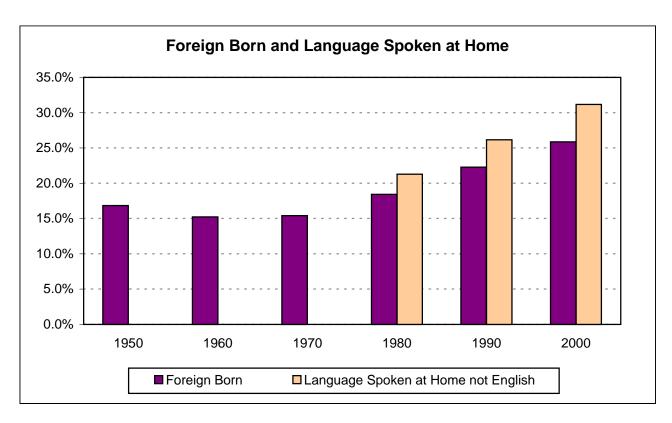


Sources: U. S. Census, Characteristics of the Population, Volume 1, Part 23, Massachusetts, 1970; STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000. Cambridge Planning & Development Department, Social, Economic & Housing Data, 1972.

Foreign Born Persons and Persons Speaking Language Other Than English at Home: 1950 - 2000

	<u>PERSONS 5 aı</u>	nd OLDER	<u>FOREIGN BORN</u>				
Year	Speak Language Other Than English at Home	Speak English at Home	Foreign Born ¹	Naturalized Citizens	Foreign Born As % Total Population		
1950 ²		NA	20,325		16.8%		
1960		NA	16,411		15.2%		
1970		NA	15,474		15.4%		
1980	21.3%	78.7%	17,563		18.4%		
1990	26.2%	73.8%	21,350	6,596	22.3%		
2000	31.2%	68.8%	26,218	8,283	25.9%		

- 1. Foreign Born refers to those persons who were not United States citizes at the time of birth. This excludes those born in the United States, Puerto Rico, or U.S. island areas, as well as persons born in a foreign country who have at least one parent who was a United States citizen at the time of birth.
- 2. 1950 figure for Foreign Born is for whites only. 1950 Native Born figure includes all native born whites and all non-whites, regardless of place of birth.



Sources: U. S. Census, <u>Massachusetts Detailed Characteristics</u>, 1950; <u>Massachusetts Social & Economic Population Characteristics</u>, 1960; <u>Characteristics of the Population</u>, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Languages Spoken at Home: 2000

	Persons 5 and Older	% Persons 5 and Older	% of Those Speaking Language Other Than English at Home
Speak only English	66,834	68.8%	
Spanish or Spanish Creole	6,619	6.8%	21.8%
French or French Creole	4,994	5.1%	16.5%
Chinese	3,604	3.7%	11.9%
Portuguese or Portuguese Creole	2,863	2.9%	9.4%
Indic languages, incl. Hindi, Gujarthi & Urdu	1,847	1.9%	6.1%
Korean	1,431	1.5%	4.7%
Italian	933	1.0%	3.1%
African languages	929	1.0%	3.1%
Japanese	873	0.9%	2.9%
German	818	0.8%	2.7%
Russian	811	0.8%	2.7%
Arabic	652	0.7%	2.1%
Greek	507	0.5%	1.7%
Hebrew	428	0.4%	1.4%
Vietnamese	264	0.3%	0.9%
Language Reported - Other or Not Specified	2,767	2.8%	9.1%
Persons with Limited English Skills ¹	3,714	3.8%	12.2%
Total Persons 5 Years and Over	97,174		
Total Persons Speaking a Language other tha	n English at Hom	ne:	30,340
Percent of all Persons 5 Years and Over			31.2%

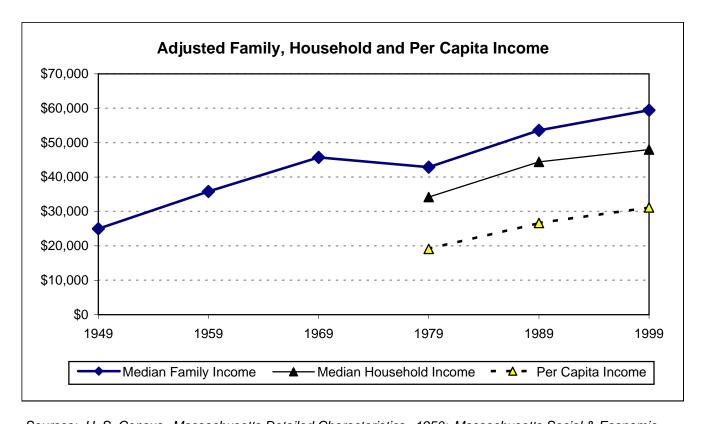
^{1.} Includes persons who speak English "not well" or "not at all".

Source: U. S. Census, Decennial Census, Summary File 3, 2000.

Adjusted Family, Household and Per Capita Income: 1949 - 1999

	1949	1959	1969	1979	1989	1999
Median Family Income ¹	\$24,961	\$35,823	\$45,699	\$42,906	\$53,604	\$59,423
Median Household Income ^{1,2}				\$34,169	\$44,422	\$47,979
Per Capita Income ^{1,3}				\$19,132	\$26,647	\$31,156

- 1. All figures are adjusted to 1999 dollars using the change in Consumer Price Index for the Boston-Brockton-Nashua MA-NH-ME-CT Consolidated Metropolitan Statistical Area from 1949 to 1999.
- 2. Household Income was not calculated by the Census Bureau prior to the 1980 census.
- 3. Per capita income represents the average income of all residents, regardless of group quarters status.



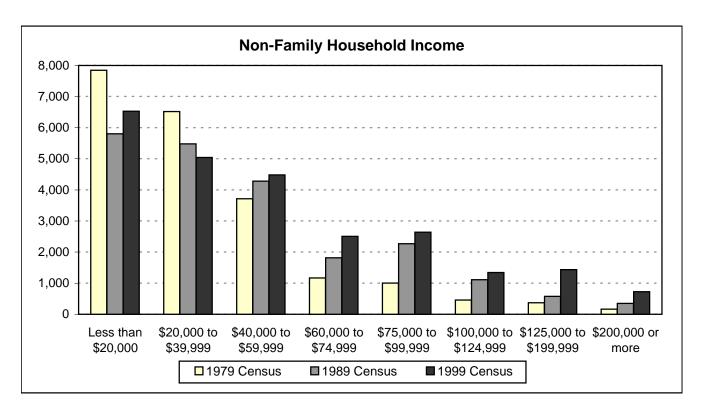
Sources: U. S. Census, <u>Massachusetts Detailed Characteristics</u>, 1950; <u>Massachusetts Social & Economic Population Characteristics</u>, 1960; <u>Characteristics of the Population</u>, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

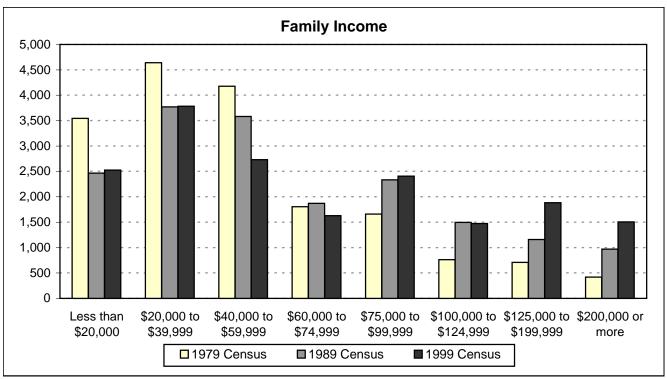
Distribution of Household Income: 1979 - 1999

NON-FAMILY HOUSEHOLDS FAMILY HOUSEHOLDS 1979¹ 1989¹ 1979¹ 1989¹ 1999 1999 **Income Range** Less than \$20,000 7,844 5,801 6,530 3,543 2,467 2,528 6,516 4,642 3,770 \$20,000 to \$39,999 5,481 5,041 3,783 \$40,000 to \$59,999 3,713 4,279 4,482 4,178 3,581 2,730 \$60,000 to \$74,999 1,166 1,817 2,504 1,806 1,870 1,630 \$75,000 to \$99,999 1,002 2,271 2,637 1,660 2,334 2,407 460 762 1,498 1,473 \$100,000 to \$124,999 1,113 1,342 \$125,000 to \$199,999 368 578 1,433 710 1,158 1,883 167 349 \$200,000 or more 727 419 970 1,505 1979¹ 1989¹ 1979¹ 1989¹ 1999 1999 **Income Range** Less than \$20,000 36.9% 26.7% 20.0% 14.0% 14.1% 26.4% \$20,000 to \$39,999 30.7% 25.3% 20.4% 26.2% 21.4% 21.1% \$40,000 to \$59,999 17.5% 19.7% 18.1% 23.6% 20.3% 15.2% \$60,000 to \$74,999 5.5% 8.4% 10.1% 10.2% 10.6% 9.1% \$75,000 to \$99,999 4.7% 10.5% 9.4% 13.2% 13.4% 10.7% \$100,000 to \$124,999 2.2% 5.1% 5.4% 4.3% 8.5% 8.2% \$125,000 to \$199,999 1.7% 2.7% 5.8% 4.0% 6.6% 10.5% \$200,000 or more 2.9% 2.4% 5.5% 8.4% 0.8% 1.6%

^{1.} All population figures are adjusted to 1999 income ranges using the change in Consumer Price Index for the Boston-Brockton-Nashua MA-NH-ME-CT Consolidated Metropolitan Statistical Area.

Distribution of Household Income: 1979 - 1999



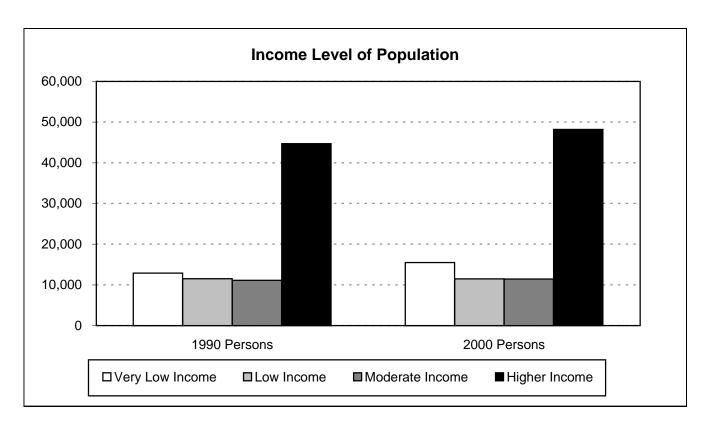


Sources: U. S. Census, Decennial Census, STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000.

Low and Moderate Income Population: 1990 - 2000

Low and Moderate Income Population ¹	Very Low Income ²	Low Income ³	Moderate Income ⁴	All Mod. & Lower Inc.	% Mod. & Lower Inc.	All Higher Income ⁵
1990 Persons	12,888	11,508	11,139	35,535	44.3%	44,710
2000 Persons	15,476	11,487	11,447	38,410	44.4%	48,185
2000 All Households	8,198	5,318	5,617	19,133	44.9%	23,502
Family Households	2,497	2,465	2,336	7,298	40.7%	10,641
Non-Family Households	5,701	2,853	3,281	11,835	47.9%	12,861

- 1. These figures are based upon a census tract level analysis of Census information performed for HUD using data from the decennial census. Income levels are based upon the median income for the Boston MA-NH PMSA, as calculated by HUD for the purposes of managing affordable housing programs. The 1999 median income calculated for a family of four in the Boston MA NH PMSA was \$68,800. Adjustment is made for average household size in the census tract. Only persons living in households are evaluated for income level; no group quarters occupants are evaluated.
- 2. Very low income as defined as less than 30% of the area median income
- 3. Low Income is defined as greater than 30% up to 50% of area median income.
- 4. Moderate Income is defined as greater than 50% up to 80% of area median income.
- 5. For the purposes of this chart, higher income is defined as 80% or greater of the area median income.

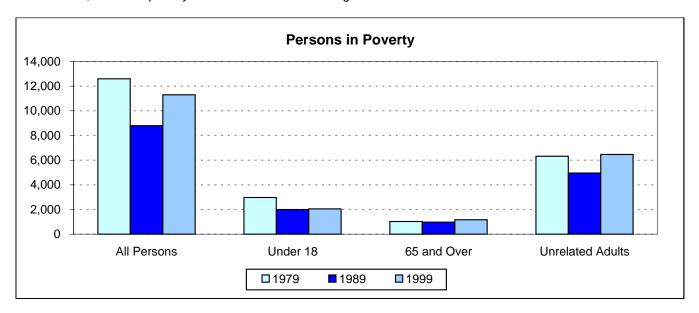


Source: StreetInfo v. 3 Census Tracts/HUD Data CD from MapInfo Corporation, 1994; Census 2000 Low and Moderate Income Summary Data, http://www.hud.gov/offices/cpd/systems/census/lowmod/index.cfm.

Population Living in Poverty: 1980 - 2000

	<u>1980</u>		<u>1990</u>		<u>2000</u>		
Persons in Poverty ¹	Count	% Total	Count	% Total	Count	% Total	
All Persons	12,593	15.1%	8,794	10.7%	11,295	12.9%	
Under 18	2,970	20.4%	2,000	15.2%	2,053	15.6%	
65 and Over	1,022	10.2%	974	10.7%	1,166	12.9%	
Unrelated Adults	6,317	21.1%	4,957	15.7%	6,462	17.7%	
Not Attending College					3,920	13.9%	
Families ²	1,951	11.0%	1,273	7.2%	1,562	8.7%	
With No Working Adults ²					796	4.4%	
Families with Related Children ²	1,355	16.3%	1,025	12.8%	1,068	12.6%	
Female Single Parent	852	34.2%	727	31.6%	595	24.3%	
Income of Persons Living in Poverty							
Less than 50% Poverty Line			4,400	50.0%	6,132	54.3%	
50% to 100% Poverty Line			4,394	50.0%	5,163	45.7%	

- 1. The Census Bureau uses income thresholds that vary by family size and composition to determine who is poor. Poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts money income before taxes and does not include capital gains or noncash benefits. Poverty is not defined for people living in college dormitories, institutional group quarters such as nursing homes or jails, or for unrelated individuals under age 15. The 1999 poverty threshold for a 3 person household with two children under 18 was \$13,423.
- 2. These figures are compared to the counts of families or families with related children as stated in the poverty tables. These counts differ from those used elsewhere in this document, which were developed using decennial census short form data, unlike the poverty tables which derive from long form data.

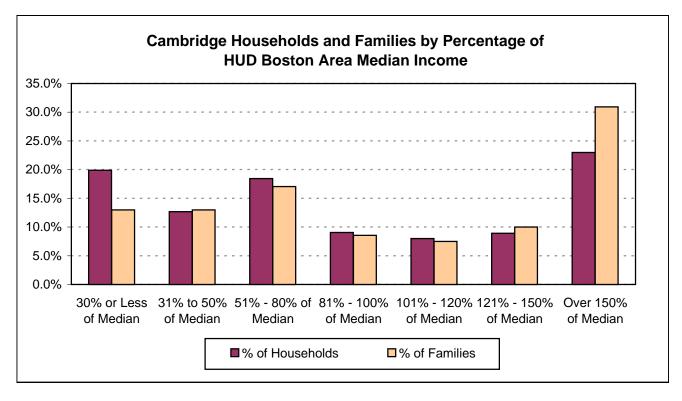


Sources: U. S. Census, Decennial Census, STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000; CHAS Consolidated Plan/CHAS 2000 Data, http://www.huduser.org/datasets/cp/CHAS/State%20Files.htm, 3/7/07.

Estimated Households and Families by Percentage of HUD Boston Area Median Income: 1999

		HOUSEHOLDS	1		FAMILIES	
Percentage of Regional Median ¹	Percent	Number of Households	Count of Members	Percent	Number of Families	Count of Members
30% or Less of Median	19.9%	8,482	17,218	13.0%	2,327	6,585
31% to 50% of Median	12.7%	5,410	10,983	13.0%	2,328	6,589
51% - 80% of Median	18.4%	7,864	15,964	17.0%	3,058	8,654
81% - 100% of Median	9.1%	3,867	7,850	8.6%	1,537	4,350
101% - 120% of Median	8.0%	3,413	6,928	7.5%	1,345	3,806
121% - 150% of Median	8.9%	3,799	7,712	10.0%	1,797	5,085
Over 150% of Median	23.0%	9,800	20,037	30.9%	5,547	14,674
Total	100.0%	42,635	86,692	100.0%	17,939	49,743

^{1.} Half of households in the Middlesex County portion of the Boston MA-NH Primary Metropolitan Statistical Area have an income greater than the median and half an a income lower than the median. Figures in this table were derived based on Census 2000 counts of households, families and persons in households and families, as well as the 1999 Boston PMSA median income for a family of four as determined by HUD, which was \$68,800, adjusted to \$61,920 for a family of three.



Sources: U. S. Census, Decennial Census, Summary File 3, 2000; U. S. Dept. of Housing and Urban Development, Census 2000 Low and Moderate Income Summary Data, http://www.hud.gov/offices/cpd/systems/census/lowmod/index.cfm.

Resident Labor Force: 1950 - 2000

Category	1950	1960	1970	1980	1990	2000
Potential Workers ¹	97,268	85,787	82,454	82,461	83,720	89,303
Residents in Labor Force ²	50,522	48,126	49,092	52,070	57,151	59,965
Labor Force Participation Rate ²	51.9%	56.1%	59.5%	63.1%	68.3%	68.3%
Ratio Workers to Non-Workers	1:1.4	1:1.2	1:1.0	1:0.8	1:0.7	1:0.7
Potential Women Workers ³	48,983	43,694	42,496	42,921	43,387	46,125
Women in Labor Force	19,187	19,950	22,632	25,492	28,453	29,691
% Women in Labor Force	39.2%	45.7%	53.3%	59.4%	65.6%	64.4%
Women as % of Total Labor Force	38.0%	41.5%	46.1%	49.0%	49.8%	49.5%
Unemployed Residents	2,984	690	1,959	2,332	2,941	3,668
Civilian Labor Force Unemployment Rate ⁴	5.9%	1.4%	4.0%	4.5%	5.2%	6.1%
Potential Workers Not in Labor Force	46,746	37,661	33,362	30,391	26,569	29,338
Residents 16 to 19 Enrolled in School, Not in Labor Force				3,992	3,248	3,262
Residents Enrolled in College ⁵	13,545	14,318	18,972	23,403	24,364	26,613
Residents over 65	11,151	12,617	11,700	10,924	9,941	9,282
Noninstitutionalized Residents Unable to Work due to a Disability ⁶	3,894		1,834	1,951	1,994	2,236
Institutionalized Residents	633	959	1,032	1,061	1,118	505

- 1. For 1950 and 1960 all figures in this table are based on residents 14 and older, unless otherwise stated. 1970 through 2000 figures are based on residents 16 or older, unless otherwise stated.
- 2. The Labor Force is composed of all persons, except as noted in footnote 1, who work or are currently seeking work. The Labor Force Participation Rate is the fraction of Potential Workers who belong to the Labor Force.
- 3. For 1950 and 1960 all figures are based on all female residents 14 and older, unless otherwise stated. 1970 through 2000 figures are based on all female residents 16 or older, unless otherwise stated.
- 4. The unemployment rate stated here is calculated by comparing the number of unemployed persons detected by the U.S. Census to the civilian labor force, which in the case of Cambridge is slightly smaller than the total labor force. The civilian labor force does not include residents who actively serve as members of the armed forces. Note that the unemployment rate used here differs significantly from the rate devised by the U. S. Department of Labor and the Massachusetts Division of Employment & Training (MA DET), both in how the number is calculated and the result. For example, according to the MA DET, the citywide rate at the time of the 2000 U. S. Census was 1.3%, at the time of 1990 U. S. Census the rate was 3.4%, and in 1980 the annual average was 5.1%. (See page 28 for MA DET rates.)
- 5. For 1950 the figure reported is Persons Not in Labor Force for reasons "Other and Not Reported." The majority of these persons are assumed to be college students.
- 6. For 2000 includes persons with an employment disability who are unemployed.

Sources: U. S. Census, Massachusetts Detailed Characteristics, 1950; Massachusetts Social & Economic Population Characteristics, 1960; Characteristics of the Population, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Resident Employment by Industry and Occupation: 1950 - 1990¹

		% 1950		% 1970		% 1990
Employment by Sector	1950 ²	Total	1970	Total	1990	Total
Agriculture and Mining	177	0.4%	102	0.2%	196	0.4%
Construction	2,129	4.5%	1,235	2.6%	1,374	2.5%
Manufacturing	13,678	28.9%	8,021	17.1%	5,240	9.7%
Transportation, Communications and						
Utilities	3,660	7.7%	2,035	4.3%	2,114	3.9%
Wholesale and Retail Trade	8,894	18.8%	6,025	12.8%	6,089	11.3%
Finance, Insurance and Real Estate	2,391	5.0%	2,707	5.8%	3,337	6.2%
Services	13,538	28.6%	24,482	52.1%	33,376	61.7%
Government	2,887	6.1%	2,417	5.1%	2,371	4.4%
Total Residents Employed	47,354	100.0%	47,024	100.0%	54,097	100.0%
		% 1950		% 1970		% 1990
Employment by Occupation	1950 ²	Total	1970	Total	1990	Total
Professional and Technical	7,342	15.6%	16,063	34.2%	21,211	39.2%
Executive and Managerial	3,109	6.6%	2,496	5.3%	8,559	15.8%
Clerical and Administrative	8,947	19.0%	10,845	23.1%	8,418	15.6%
Sales Workers	2,987	6.4%	1,923	4.1%	3,961	7.3%
Service Occupations	6,245	13.3%	6,029	12.8%	6,148	11.4%
Skilled Crafts & Repairs	5,805	12.4%	3,366	7.2%	2,425	4.5%
Operatives and Laborers	12,560	26.7%	6,302	13.4%	3,375	6.2%
Total Residents Employed	46,995	100.0%	47,024	100.0%	54,097	100.0%

^{1. 1990} was the last Census to use the Standard Industrial Classification (SIC) system to classify employment data. The 2000 Census saw the introduction of the North American Industrial Classification System (NAICS). As a result, data reported from 1990 and earlier are not comparable to 2000 Census results.

EXAMPLES OF INDUSTRIES

Agriculture and Mining: Plant Nurseries, Landscaping, Fishing

Construction: Building & Highway Construction, Construction Trades

Manufacturing: Confectionary Products, Printing, Chemicals, Electronic Equipment Trans., Comm. and Utilities: Trucking, Transit, Post Office, Airlines, Telephone, TV, Electric Utilities Wholesale and Retail Trade Warehousing, Retail Stores, Auto Dealers, Service Stations, Restaurants Finance, Insurance and Real Estate: Banks, Mortgage Brokers, Insurance Agents, Real Estate Brokers

Services: Education, Business Consulting, Engineering, Health Care, Social Services

Government: Federal, State & Local Government Offices and Agencies

EXAMPLES OF OCCUPATIONS

Professional and Technical: Architects, Scientists, Doctors, Teachers, Technicians, Programmers

Executive and Managerial: Managers, Auditors, Postmasters

Clerical and Administrative: Office Supervisors, Secretaries, Clerks, Mail Carriers

Sales Workers: Salespersons, Cashiers, Auctioneers

Service Occupations: Laundry Workers, Police Officer, Cooks, Janitors, Hairdressers, Child Care

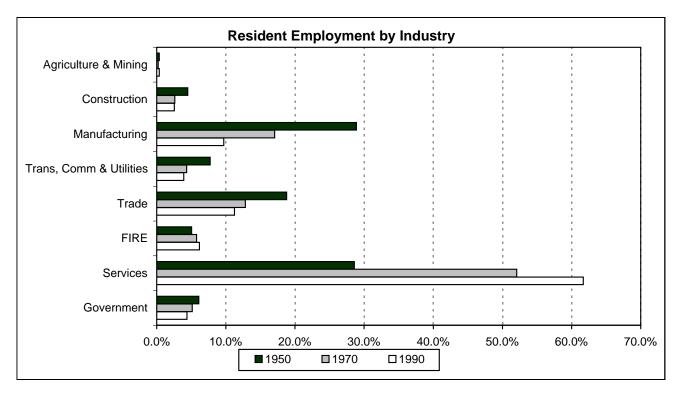
Skilled Crafts and Repairs: Mechanics, Construction Trades, Machinists, Tailors, Butchers Operatives and Laborers: Machine Operators, Bus Drivers, Equipment Operators, Laborers

^{2.} The Employment by Sector and Occupation totals for 1950 are not equal due both to persons who did not report an occupation and to a data reporting error.

Resident Employment by Industry and Occupation: 1950 - 1990¹

Note that workers are classified by both occupation and employer. For example, a police officer (service occupation) can be employed by a City (government industry).





Sources: U. S. Census, <u>Massachusetts Detailed Characteristics</u>, 1950; <u>Characteristics of the Population</u>, Volume 1, Part 2: Massachusetts, 1970; STF1A tape file, 1990.

Resident Employment by Industry and Occupation: 2000¹

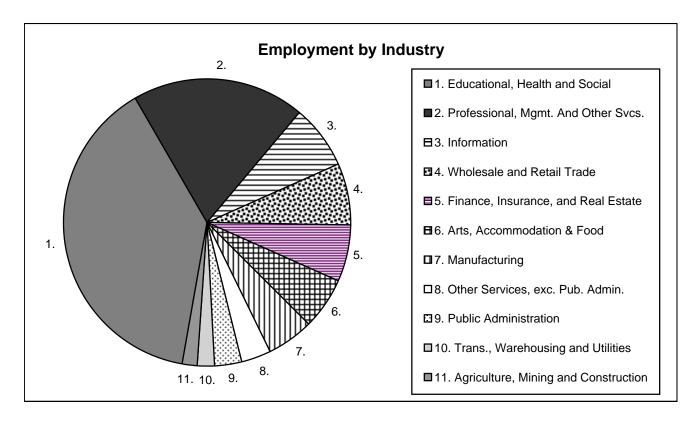
Employment by Sector ¹	Jobs	As % 2000 Tota	
Educational, Health and Social Services	21,907	39.0%	
Professional, Scientific, Management,			
Administrative and Waste Management Services	10,861	19.3%	
Information	4,038	7.2%	
Wholesale and Retail Trade	4,033	7.2%	
Finance, Insurance, and Real Estate	3,510	6.2%	
Arts, Entertainment, Accommodation and Food Service	3,327	5.9%	
Manufacturing	2,879	5.1%	
Other Services, except Public Administration	1,975	3.5%	
Public Administration	1,631	2.9%	
Transportation, Warehousing and Utilities	1,088	1.9%	
Agriculture, Mining and Construction	992	1.8%	
Total	56,241	100.0%	
Employment by Occupation ¹	Jobs	As % 2000 Total	
Education Training and Library ²	8 425	15.0%	

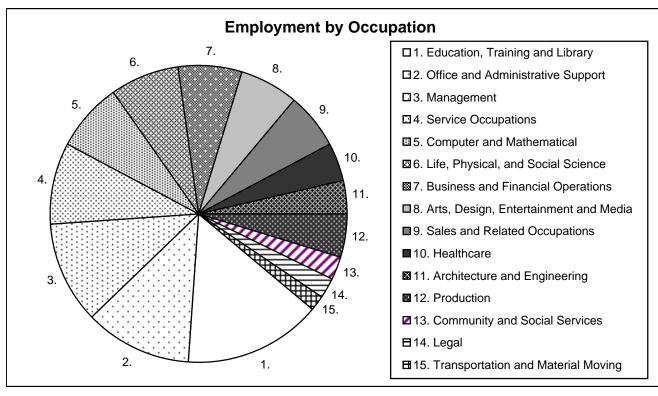
Employment by Occupation ¹	Jobs	As % 2000 Total
Education, Training and Library ²	8,425	15.0%
Office and Administrative Support	6,509	11.6%
Management	6,276	11.2%
Service Occupations	5,011	8.9%
Computer and Mathematical ²	4,262	7.6%
Life, Physical, and Social Science ²	4,231	7.5%
Business and Financial Operations	3,850	6.8%
Arts, Design, Entertainment and Media ²	3,581	6.4%
Sales and Related Occupations	3,516	6.3%
Healthcare Practitioners and Technicians ²	2,311	4.1%
Architecture and Engineering ²	2,096	3.7%
Production, Construction and Agriculture	2,619	4.7%
Community and Social Services ²	1,318	2.3%
Legal ²	1,231	2.2%
Transportation and Material Moving	1,005	1.8%
Total	56,241	100.0%

^{1.} These figures are based upon the North American Industrial Classification Code (NAICS), which replaced the Standard Industrial Classification Code (SIC) system used by the U. S. Census Bureau prior to the 2000 decennial census. As a result comparisons cannot be drawn between the figures cited here and figures based upon the SIC classification system, including all Census figures available prior to 2000.

^{2.} Professional occupations category.

Resident Employment by Industry and Occupation: 2000¹

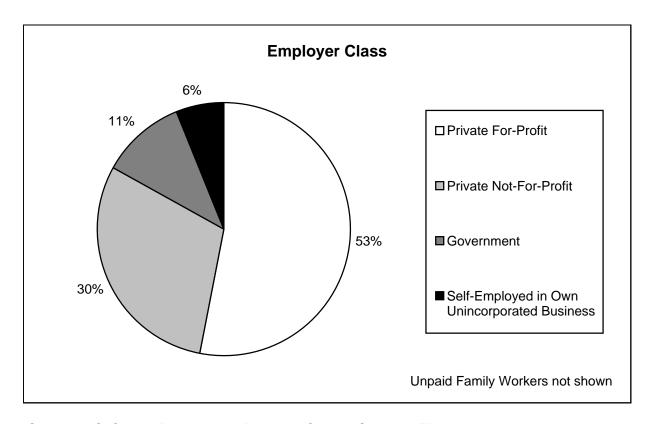




Source: U. S. Census Bureau, 2000 Decennial Census, Summary File 3.

Resident Employment by Class of Employer: 2000

Employer Class	Jobs	As % 2000 Total
Private For-Profit	29,791	53.0%
Private Not-For-Profit	16,906	30.1%
Government	6,045	10.7%
Self-Employed in Own Unincorporated Business	3,415	6.1%
Unpaid Family Worker	84	0.1%
Total	56,241	100.0%

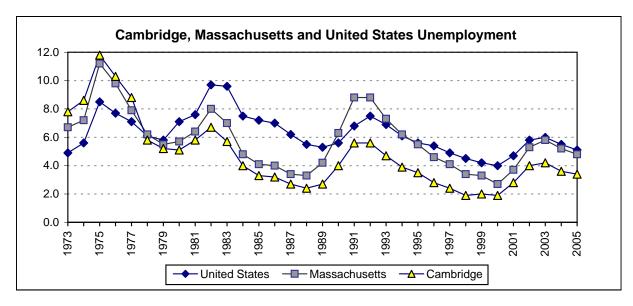


Source: U. S. Census Bureau, 2000 Decennial Census, Summary File 3.

Resident Unemployment Rate: 1973 - 2006

Year	US Rate ¹	MA Rate ¹	Cambridge Rate ¹	Year	US Rate ¹	MA Rate ¹	Cambridge Rate ¹
1973	4.9	6.7	7.8	1990	5.6	6.3	4.0
1974	5.6	7.2	8.6	1991	6.8	8.8	5.6
1975	8.5	11.2	11.8	1992	7.5	8.8	5.6
1976	7.0	9.5	10.3	1993	6.9	7.3	4.7
1977	7.7	8.1	8.8	1994	6.1	6.2	3.9
1978	7.1	6.1	5.8	1995	5.6	5.5	3.5
1979²	5.8	5.5	5.2	1996	5.4	4.6	2.8
1980	7.1	5.6	5.1	1997 ³	4.9	4.1	2.4
1981	7.6	6.4	5.8	1998	4.5	3.4	1.9
1982	9.7	7.9	6.7	1999	4.2	3.3	2.0
1983	9.6	6.9	5.7	2000 ⁴	4.0	2.7	1.9
1984	7.5	4.8	4.0	2001	4.7	3.7	2.8
1985	7.2	3.9	3.3	2002	5.8	5.3	4.0
1986	7.0	3.8	3.2	2003	6.0	5.8	4.2
1987	6.2	3.2	2.7	2004	5.5	5.1	3.6
1988	5.5	3.3	2.4	2005	5.1	4.8	3.4
1989	5.3	4.0	2.7	11/06 ⁵	4.3	4.6	3.4

- 1. The unemployment rates presented in this table are not seasonally adjusted.
- 2. Two changes occurred in 1979. For the first time the table includes most employees of state and local government, and of non-profit pre-elementary, elementary and secondary schools, as well as certain domestic workers. In addition, data was incorporated for the first time for employees covered by the Compensation for Federal Employees law. Dues to these changes, prior year figures are not fully comparable.
- 3. In 1997 the state government changed the reporting locations for some state jobs to better reflect their location.
- 4. Changes in the Current Population Survey conducted by the U. S. Census Bureau related to implementation of Census 2000 affect the comparability of data from 2000 and subsequent years to data prior to 2000.
- At the end of 2005 Unemployment Rate data was revised to reflect annual revisions, methodological changes and implementation of the 2000 Census inputs. Statewide data have been revised back to 1978 and sub-state data have been revised back to 1990.

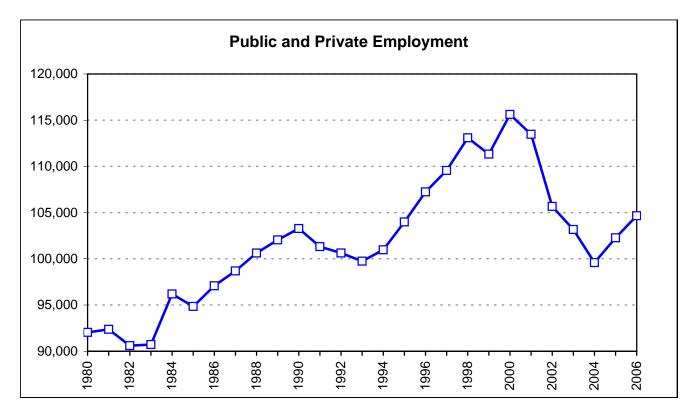


Source: Massachusetts Division of Employment and Training, Local Area Unemployment Statistics data series, http://lmi2.detma.org/lmi/lmi_lur_a.asp, 2006; U. S. Bureau of Labor Statistics, Unadjuseted Unemployment Rate, http://data.bls.gov/PDQ/outside.jsp?survey=ln.

Total Public and Private Employment: 1980 - 2006

Year	Jobs Reported ¹	Year	Jobs Reported ¹
1980	92,044	1994	100,978
1981	92,363	1995	103,988
1982	90,602	1996	107,240
1983	90,724	1997	109,553
1984	96,192	1998	113,098
1985	94,848	1999	111,325
1986	97,073	2000	115,625
1987	98,686	2001	113,479
1988	100,621	2002	105,662
1989	102,043	2003	103,177
1990	103,277	2004	99,591
1991	101,317	2005	102,272
1992	100,631	2006 2nd Q	104,668
1993	99,751		

^{1.} MA DET figures reflect only those firms and employed persons subject to the unemployment tax. Changes in reporting requirements and corrections to previous reports are responsible for variation of these figures over time.



Source: Massachusetts Department of Workforce Development, ES-202 data series, http://lmi2.detma.org/lmi/lmi_es_a.asp, 2006.

Annual Average Resident Employment by Industry Sector: 2005

Sector ¹	Employment	As % Total
Construction	2,516	2.5%
Manufacturing	3,654	3.6%
Pharmaceutical and Medicine Manufacturing	1,882	1.8%
Wholesale Trade	3,027	3.0%
Commercial Goods Merchant Wholesalers	2,015	2.0%
Retail Trade	6,932	6.8%
Grocery Stores	1,518	1.5%
Clothing and Clothing Accessories Stores	1,490	1.5%
Transportation and Warehousing	1,201	1.2%
Information	5,206	5.1%
Software Publishers	2,008	2.0%
ISPs, Search Portals, and Data Processing	1,189	1.2%
Finance and Insurance	1,912	1.9%
Real Estate and Rental and Leasing	818	0.8%
Professional and Technical Services	20,701	20.2%
Architectural and Engineering Services	2,736	2.7%
Computer Systems Design and Related Services	3,014	2.9%
Management and Technical Consulting Services	2,383	2.3%
Scientific Research and Development services	11,208	11.0%
Management of Companies and Enterprises	1,622	1.6%
Administrative and Waste Services	2,626	2.6%
Administrative and Support Services	2,611	2.6%
Educational Services	27,873	27.3%
Elementary and Secondary Schools	2,604	2.5%
Colleges and Universities	24,685	24.1%
Health Care and Social Assistance	10,173	9.9%
Ambulatory Health Care Services	2,279	2.2%
Hospitals	4,010	3.9%
Social Assistance	2,959	2.9%
Arts, Entertainment, and Recreation	671	0.7%
Accommodation and Food Services	8,371	8.2%
Traveler Accommodation	1,978	1.9%
Full-Service Restaurants	3,705	3.6%
Limited-Service Eating Places	1,542	1.5%
Other Services	2,263	2.2%
Public Administration	2,639	2.6%
Total ²	102,272	100.0%

These figures are based upon the North American Industrial Classification Code (NAICS), which
replaced the Standard Industrial Classification Code (SIC) system used by the Massachusetts Dept. of
Employment and Training (DET) prior to 2001. As a result, comparisons cannot be drawn between the
figures cited here and figures based upon the SIC classification system, including all DET local figures
available prior to 2001. For more information on the NAICS system see
http://www.census.gov/epcd/www/naics.html.

Source: Massachusetts Department of Workforce Development, ES-202 data series, http://lmi2.detma.org/lmi/lmi_es_a.asp, 2006.

^{2.} Figures in bold sum to 102,205 due to data suppression.

Top 25 Employers: 2006

2006 Rank	NAME OF EMPLOYER	EMPLOYEES ¹	BUSINESS	2005 Rank
1	Harvard University	10,068	Higher Education	1
2	Massachusetts Institute of Technology	7,864	Higher Education	2
3	City of Cambridge ²	2,819	Government	3
4	Mt. Auburn Hospital	1,813	Medical	7
5	Cambridge Health Alliance	1,567	Medical	4
6	Federal Government	1,510	Government	6
7	Biogen Idec	1,434	Biotechnology	5
8	Genzyme Corporation	1,370	Biotechnology	9
9	Novartis Institute For Biomedical Research	1,200	Biotechnology	11
10	Millenium Pharmaceuticals	1,175	Biotechnology	8
11	Draper Laboratory	1,061	Research & Development	10
12	Commonwealth Of Massachusetts	933	Government	14
13	Vertex Pharmaceuticals	836	Biotechnology	19
14	Wyeth Cambridge	704	Biotechnology	12
15	EF International	685	Travel & Exchange Programs	13
16	Camp, Dresser & Mckee	682	Engineering Consultants	16
17	Whole Foods	593	Retail Supermarket	17
18	Quest Diagnostics	570	Clinical Testing Services	15
19	Lesley College	551	Higher Education	18
20	Shire Pharmaceuticals/TKT ³	475	Biotechnology	NA ³
21	Youville Hospital & Rehabilitation Center	463	Medical	25
22	Monitor Group	455	Management Consulting	22
23	Forrester Research ³	444	Business Services	NA ³
24	Akamai ³	417	Internet Network Services	NA ³
25	Abt Associates	411	Medical	24
25	BBN Technologies ³	411	Research & Development	NA ³

^{1.} All figures collected between 7/06 and 10/06, unless otherwise noted. All figures reflect employment within the City of Cambridge only. Whenever possible, totals are based on Full Time Equivalents (FTEs). Part time workers were counted as 0.5 FTEs, unless otherwise indicated by employer response.

Source: Cambridge Community Development Department and cited employers, 2006.

^{2.} City of Cambridge figures include School Department employees.

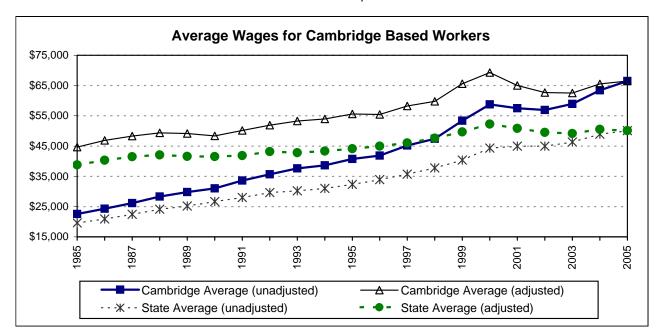
^{3.} Not on 2005 Top 25 list. All these companies were among the Top 25 Employers at various times in the past.

^{4.} Employers deleted since 2005: Grace Construction, Whitehead Institute, and Shaw's Supermarkets/Star Markets.

Average Reported Annual Wage: 1985 - 2005

	Cambridge	Cambridge	State	State
Year	Unadjusted	Adjusted ¹	Unadjusted	Adjusted ¹
1985	\$22,571	\$44,647	\$19,612	\$38,794
1986	\$24,301	\$46,869	\$20,909	\$40,327
1987	\$26,150	\$48,325	\$22,458	\$41,502
1988	\$28,341	\$49,380	\$24,150	\$42,078
1989	\$29,821	\$49,149	\$25,220	\$41,566
1990	\$31,038	\$48,356	\$26,667	\$41,546
1991	\$33,622	\$50,178	\$28,030	\$41,832
1992	\$35,652	\$51,919	\$29,651	\$43,180
1993	\$37,641	\$53,273	\$30,229	\$42,783
1994	\$38,620	\$53,953	\$31,023	\$43,340
1995	\$40,767	\$55,624	\$32,322	\$44,101
1996	\$41,840	\$55,445	\$33,926	\$44,958
1997	\$45,199	\$58,255	\$35,724	\$46,043
1998	\$47,427	\$59,774	\$37,787	\$47,624
1999	\$53,363	\$65,612	\$40,391	\$49,663
2000	\$58,787	\$69,289	\$44,329	\$52,248
2001	\$57,512	\$64,990	\$44,980	\$50,829
2002	\$56,940	\$62,706	\$44,980	\$49,535
2003	\$58,916	\$62,528	\$46,332	\$49,172
2004	\$63,440	\$65,529	\$48,932	\$50,544
2005	\$66,508	\$66,508	\$50,076	\$50,076

^{1.} Wages adjusted to 2005 dollars using the Consumer Price Index for All Urban Consumers for the Boston-Brockton-Nashua MA-NH-ME-CT Consolidated Metropolitan Statistical Area.

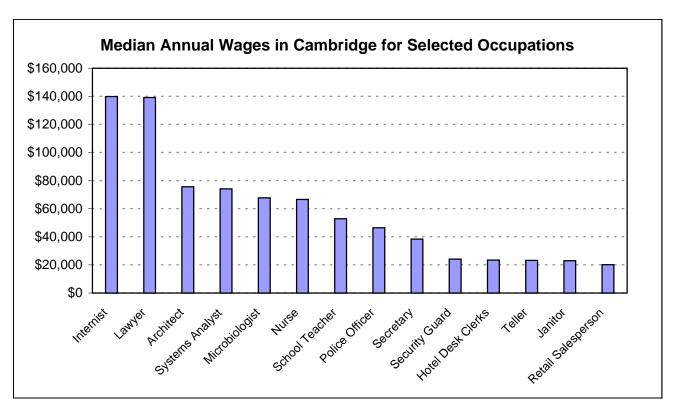


Sources: Massachusetts Department of Workforce Development, ES-202 data series, http://lmi2.detma.org/lmi/lmi_es_a.asp, 2006. U. S. Bureau of Labor Statistics, 2006.

Metro North Median Annual Wages for Selected Occupations: 2005

Occupation	Annual Salary ¹	Hourly Rate
Internist (Physician)	\$139,894	\$67.26
Lawyer	\$139,190	\$66.92
Architect, except Landscape & Marine	\$75,616	\$36.35
Computer Systems Analyst	\$74,131	\$35.64
Microbiologist	\$67,771	\$32.58
Registered Nurse	\$66,656	\$32.05
Secondary School Teacher, except Special, Vocational ¹	\$52,864	
Police Patrol Officer	\$46,429	\$22.32
Secretary, except Legal, Medical & Executive	\$38,336	\$18.43
Security Guard	\$24,150	\$11.61
Hotel, Motel, and Resort Desk Clerks	\$23,461	\$11.28
Teller	\$23,274	\$11.19
Janitor and Cleaner	\$23,022	\$11.07
Retail Salesperson	\$20,195	\$9.71

^{1.} Annual salaries are based on 2,080 hours worked, except Secondary School Teachers who are paid for an academic calendar year.



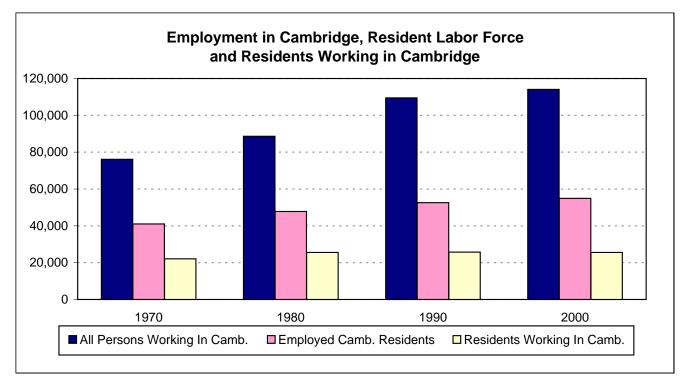
Source: Massachusetts Department of Workforce Development, Occupational Employment and Wage Statistics Program, Boston-Cambridge-Quincy MA NECTA Division, May 2005 data series, http://lmi2.detma.org/Lmi/pdf/WageBrief.pdf.

Where Cambridge Residents Work: 1970 - 2000

	1970 ¹	1980 ²	1990 ³	2000 ^{3,4}
Cambridge Residents Employed in Cambridge	22,074	25,512	25,730	25,554
As % of Employed Residents	53.9%	53.4%	48.9%	46.5%
As % of All Persons Wkg. In Cambridge	29.0%	28.8%	23.5%	22.4%
Camb. Residents Working Elsewhere	18,910	22,306	26,858	29,405
As % of Employed Residents	46.1%	46.6%	51.1%	53.5%
Cambridge Residents Reporting Place of Work	40,984	47,818	52,588	54,959
All Persons Reporting Place of Work in Cambridge ⁵	76,112	88,594	109,490	114,133

- 1. Figures for workers 16 and older. Figures reported elsewhere may include workers 14 and older. Employed persons not reporting place of work not included in table. 4,873 employed Cambridge residents did not report a place of work.
- 2. Figures for workers 16 and older. Reflects Cambridge residents employed only in New England states. Nonreporters allocated by Census Bureau Journey to Work branch rather than by 1980 Census operations.
- 3. Figures for workers 16 and older. Allocation of nonreporters by Census Bureau as part of 1990 and 2000 Census data processing.
- 4. Data from 2000 Summary File 3 data file for Massachusetts.
- 5. This figure consists of all persons reporting a workplace in Cambridge, regardless of place of residence.

 These figures are reported by the U. S. Census, and they do not match either the labor force figures generated by the Census Bureau or the annual employment figures generated by the MA DET.



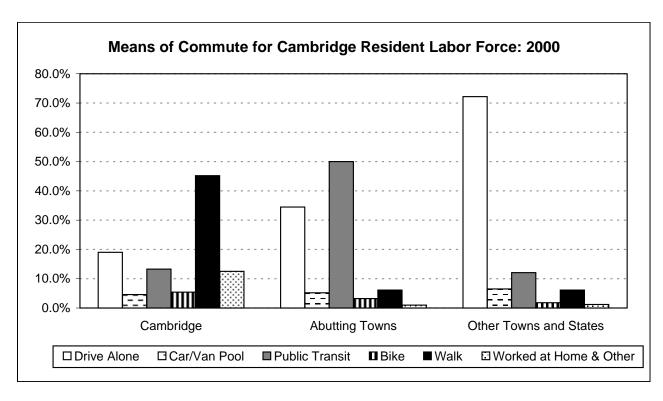
Sources: U. S. Census, Journey to Work Subject Report, 1970; U. S. Census, Urban Transportation Planning Package for Massachusetts, Pt. VI, 1980; U. S. Census, Statewide Element of Census Transportation Planning Package, 1990; U. S. Census Bureau, Decennial Census, Summary File 3, 2000; Census Transportation Planning Package, Part 2, 2000.

Cambridge Residents Means of Commute to Work: 1990 - 2000

WORK LOCATION OF 2000 RESIDENT WORKERS

Means of Commute ¹	Cambridge	Abutting Towns ²	Other Towns and States	Total 2000 Resident Labor Force	Total 1990 Resident Labor Force
Drive Alone	19.0%	34.5%	72.2%	35.3%	37.7%
Car/Van Pool	4.6%	5.2%	6.5%	5.2%	7.5%
Public Transit	13.3%	50.0%	12.1%	24.9%	23.4%
Bike	5.4%	3.2%	1.8%	3.9%	2.9%
Walk	45.2%	6.1%	6.1%	24.3%	24.2%
Worked At Home	11.4%	0.0%	0.0%	5.3%	3.4%
Other	1.1%	1.0%	1.2%	1.1%	0.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

- 1. Steps taken by the Census Bureau to protect individual confidentiality by suppressing data affect the accuracy of the only "worker flow" table to separate bicyclers, walkers, and several other "minor" modes of commuting. Thus, the 2000 Census does not provide accurate or useful individual figures for the "Bike", "Walk" and "Other" modes. The figures used here come from an analysis that weights various factors to generate useful mode splits for resident flows to different locations. As such, they do not have the same level of rigor as figures for the total labor force irregardless of work location.
- 2. Abutting towns include Arlington, Belmont, Boston, Brookline, Somerville, and Watertown.

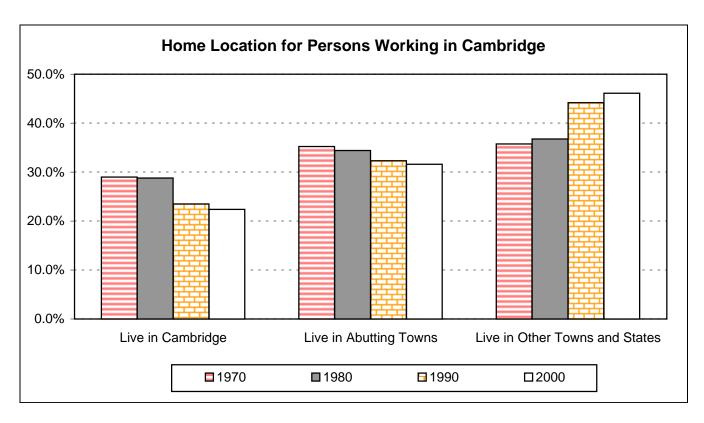


Source: Massachusetts Central Transportation Planning Staff and U. S. Census, Journey to Work data file, 1990; U. S. Census, 2000 Census Transportation Planning Package 2000 Part 3, 2004 as analyzed by the Cambridge Community Development Department, 2005.

Where People Who Work in Cambridge Reside: 1970 - 2000

	1970	1980	1990	2000
Total Live in Cambridge and Abutting Towns	64.2%	63.2%	55.8%	52.0%
Live in Cambridge	29.0%	28.8%	23.5%	22.4%
Live in Abutting Towns ¹	35.2%	34.4%	32.3%	31.6%
Live in Other Towns and States	35.8%	36.8%	44.2%	46.1%
All Persons Reporting Place of Work in Cambridge ²	76,112	88,594	109,490	114,133

- 1. Abutting towns include Arlington, Belmont, Boston, Brookline, Somerville, and Watertown.
- 2. This figure consists of all persons reporting a workplace in Cambridge, regardless of place of residence. Figures are reported by the U. S. Census, and they do not match either the labor force figures generated by the Census Bureau or the annual employment figures generated by the MA DET.



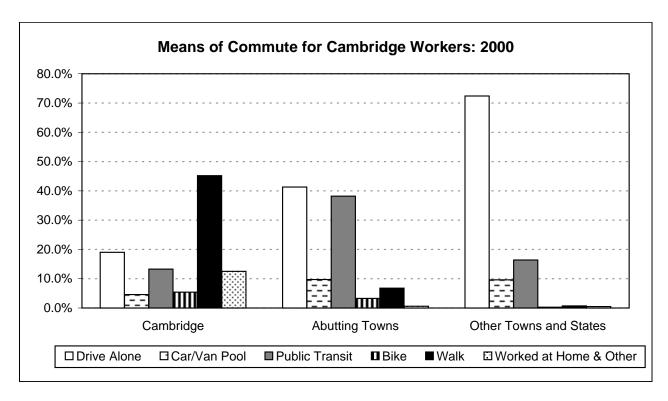
Sources: U. S. Census, Journey to Work Subject Report, 1970. U. S. Census, UAC Data Report, 1970; U. S. Census, Urban Transportation Planning Package for Massachusetts, Pt. VI, 1980; U. S. Census, Statewide Element of Census Transportation Planning Package, 1990. U. S. Census, 2000 Census Transportation Planning Package 2000 Part 3, 2004.

How People Who Work in Cambridge Commute to Work: 1990 - 2000

RESIDENCE OF 2000 CAMBRIDGE WORKERS

Means of		Abutting	Other Towns	Total 2000	Total 1990
Commute ¹	Cambridge	Towns ²	and States	Workers	Workers
Drive Alone	19.0%	41.3%	72.4%	50.6%	51.2%
Car/Van Pool	4.6%	9.7%	9.6%	8.5%	10.6%
Public Transit	13.3%	38.2%	16.4%	22.7%	20.8%
Bike	5.4%	3.3%	0.3%	2.4%	2.0%
Walk	45.2%	6.8%	0.7%	12.6%	13.2%
Worked At Home	11.4%	0.0%	0.0%	2.5%	1.7%
Other	1.1%	0.6%	0.5%	0.7%	0.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

- 1. Steps taken by the Census Bureau to protect individual confidentiality by suppressing data affect the accuracy of the only "worker flow" table to separate bicyclers, walkers, and several other "minor" modes of commuting. Thus, the 2000 Census does not provide accurate or useful individual figures for the "Bike", "Walk" and "Other" modes. The figures used here come from an analysis that weights various factors to generate useful mode splits for worker flows from different locations. As such, they do not have the same level of rigor as figures for the total labor force irregardless of home location.
- 2. Abutting towns include Arlington, Belmont, Boston, Brookline, Somerville, and Watertown.



Source: Massachusetts Central Transportation Planning Staff and U. S. Census, Journey to Work data file, 1990; U. S. Census, 2000 Census Transportation Planning Package 2000 Part 3, 2004 as analyzed by the Cambridge Community Development Department, 2005.

MBTA Usage: Total Daily Boardings and Parking Utilization: 1997 - 2006

TOTAL DAILY BOARDINGS

Red Line Station	1997	2002-6 ¹	Change	% Change
Alewife	9,409	9,567	158	1.7%
Davis ²	10,695	10,891	196	1.8%
Porter	7,355	8,089	734	10.0%
Harvard	19,967	19,146	-821	-4.1%
Central	11,553	12,415	862	7.5%
Kendall	11,147	11,408	261	2.3%
Red Line Total	70,126	71,516		
Green Line Station				
Lechmere ²	5,421			

^{1.} Alewife count from 2002. Davis and Porter counts from 2003. Harvard, Central and Kendall counts from 2006.

PARKING FACILITY UTILIZATION³

Alewife	FY 95	FY 96	FY 97
Parking Spaces	2,331	2,331	2,474
% Utilization ⁴	112.1%	113.9%	111.9%

Lechmere

Parking Spaces	328	328	328
% Utilization ⁴	110.1%	108.5%	108.8%

^{3.} Note that Fiscal Years (FYs) start on July 1 of the previous calendar year and end on June 30 of the year enumerated. No data collected since 1997.

Sources: Massachusetts Bay Transportation Authority, 2003, 2006; <u>CTPS 2001 - 2006 Passenger Count Summaries for Red Line Rapid Transit Stations Alewife to Ashmont and Braintree (except Park Street.</u>

^{2.} Davis Square station is located in Somerville.

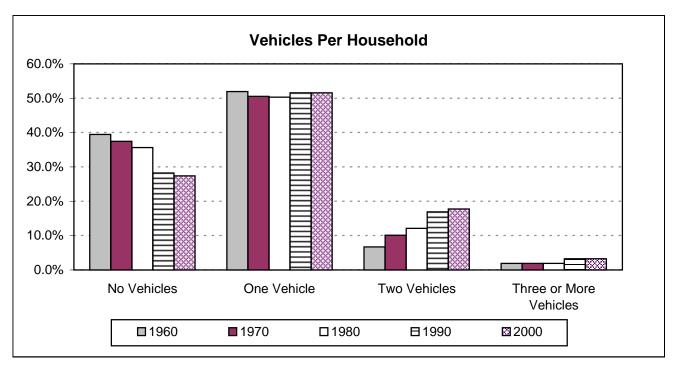
^{4.} Utilization refers to turnover within the period surveyed. Figures in excess of 100% indicates that some percentage of parking spaces were used by more than one vehicle during the survey period.

Vehicles Per Household: 1960 - 2000

HOUSEHOLDS

Year ¹	w/ None	w/ One	w/ Two	w/ Three or More	Total Vehicles Recorded ²
1960 Households	13,516	17,791	2,295	651	24,334
1970 Households	13,642	18,411	3,673	690	27,827
1980 Households	13,844	19,542	4,706	744	31,186
1990 Households	11,137	20,339	6,676	1,283	37,906
2000 Households	11,812	21,943	7,466	1,394	41,764
1960 Households	39.5%	51.9%	6.7%	1.9%	100.0%
1970 Households	37.5%	50.6%	10.1%	1.9%	100.0%
1980 Households	35.6%	50.3%	12.1%	1.9%	100.0%
1990 Households	28.2%	51.6%	16.9%	3.3%	100.0%
2000 Households	27.4%	51.6%	17.8%	3.3%	100.0%

- 1. Note that the number of vehicles reported here differs from that reported by the Registry of Motor Vehicles. The figures are collected using different methodologies and are not directly comparable. In addition, the decennial census does not report commercial vehicles owned.
- 2. For 1960, 1970 and 1980 estimated total assumes three cars for all households reporting three or more vehicles. For 1990 and 2000 total figures based upon total cars reported by census.

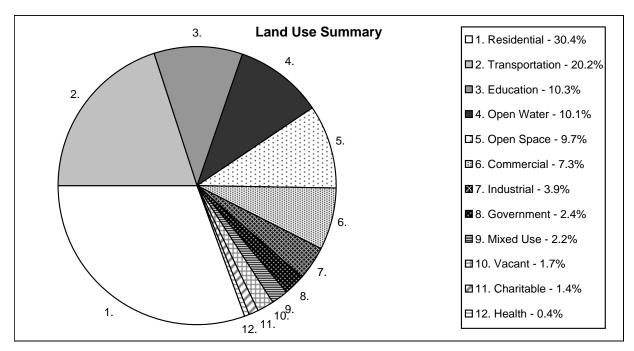


Sources: Massachusetts Social & Economic Population Characteristics, 1960; Characteristics of the Population, Volume 1, Part 23, Massachusetts, 1970; STF3A tape file, 1980; STF3A tape file, 1990; Summary File 3, 2000.

Land Use Summary: 2004

Land Use Category	Acres	Acres As % of City	Taxable Parcels	Nontaxable Parcels
Residential ¹	1,388	30.4%	10,644	111
Transportation ²	921	20.2%	106	64
Education ³	470	10.3%		323
Open Water ⁴	461	10.1%		
Protected Open Space ⁵	442	9.7%		118
Commercial	333	7.3%	650	
Industrial	179	3.9%	175	
Government ⁶	109	2.4%		77
Mixed Use ⁷	100	2.2%	336	
Vacant	77	1.7%	233	9
Charitable ⁸	63	1.4%		126
Health ⁹	20	0.4%	9	5
Total	4,562	100.0%	12,153	833

- 1. Residential properties includes private residential, housing authority developments, and rectories.
- 2. Transportation uses include MBTA properties, street right-of-ways, and some parking lots and parking structures. Most street right-of-ways are not included in parcels.
- 3. Educational uses include properties owned by colleges, as well as all public and private school grounds.
- 4. Open water figure includes only Fresh Pond and Charles River. These areas are not included in parcels.
- Open Space uses include city recreation land, DCR properties and the federal Longfellow House Historic Site. Charles River and Fresh Pond surface areas within parks are included in the Open Water category. Certain public open spaces are not included in parcels.
- 6. Government uses include city, federal, state, and county offices, cemeteries and other minor uses. Public open space is included elsewhere. Public school properties are grouped with Educational uses.
- 7. Mixed Uses includes parcels with mixed residential and commercial/industrial uses.
- 8. Charitable uses include privately owned nontaxable parcels that are not Residential, Education or Health uses.
- 9. Health uses include hospitals, health centers and medical office buildings.

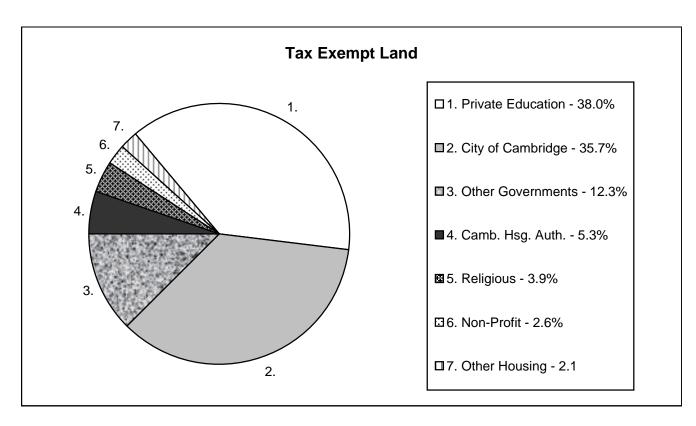


Sources: Cambridge Community Development Department, 2006; Cambridge Geographic Information System, 2006; Cambridge Assessing Department, 2006.

Tax Exempt Land Ownership: 2004

		As % of	As % of	
Property Owner	Acres	Exempt Area	City Area	Parcels
Private Education ¹	434	38.0%	9.5%	304
City of Cambridge ²	407	35.7%	8.9%	195
Other Governments ³	140	12.3%	3.1%	87
Cambridge Housing Authority ⁴	61	5.3%	1.3%	40
Religious ⁵	45	3.9%	1.0%	129
Other Non-Profit ⁶	30	2.6%	0.7%	52
Other Housing Groups ⁷	24	2.1%	0.5%	26
Total Non-Taxable	1,141	100.0%	25.0%	833

- 1. Private Education includes colleges as well as private and parochial schools.
- 2. City of Cambridge includes municipal property, public schools and Cambridge Redevelopment Authority property.
- 3. Other Governments includes federal, state and county property.
- 4. Includes all properties owned by the Cambridge Housing Authority.
- 5. Religious includes houses of worship, rectories and cemeteries owned by religious denominations.
- 6. Non-Profit includes all other owners of non-taxable property in the City of Cambridge. This category does not include privately-owned publicly-assisted housing subject to 121A tax agreements.
- 7. Includes all nontaxable housing other than that owned by the Cambridge Housing Authority, such as many group homes. Please note that most privately-owned publicly-assisted housing is not tax exempt.

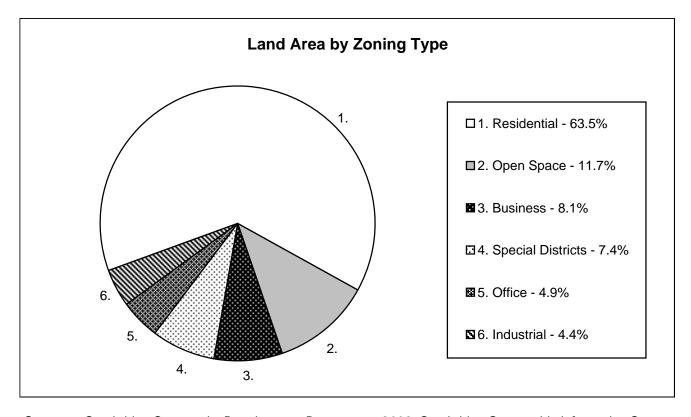


Sources: Cambridge Community Development Department, 2006; Cambridge Assessing Department, 2006.

Zoning District Areas: 2006

Zoning District Type ¹	Acres ²	Acres as % of City
Zoned Residential	2,367	63.5%
Zoned Open Space	1,094	11.7%
Zoned Business	358	8.1%
Special Zoning Districts ³	336	7.4%
Zoned Office	205	4.9%
Zoned Industrial ⁴	203	4.4%
Total	4,563	100.0%

- 1. These terms refer to zoning district designations; the zoning district in which a parcel is located and the the current use may differ.
- 2. Reflects zoning as amended through Ordinance #1297 of June 26, 2006.
- 3. Special Districts include the MXD, CRDD and SD zoning districts.
- 4. Housing is allowed in all industrial districts.



Sources: Cambridge Community Development Department, 2006; Cambridge Geographic Information System, 2006

Number and Dollar Value of Building Permits Issued: FY1985 - FY2006¹

					Value of All	Value of	Value of
	Number of	Value of Construction	Value%	Value%	Construction (Adjusted to 2005	Residential Construction	Commercial Construction
Year ²	Permits	(Real Dollars)	Residential ³	Commercial ³	Dollars) ⁴	(2005 Dollars) ⁴	(2005 Dollars) ⁴
FY1985	1,845	\$142,381,619	27%	73%	\$238,111,685	\$64,290,155	\$173,821,530
FY1986	1,866	\$133,090,381	44%	56%	\$219,047,169	\$96,380,755	\$122,666,415
FY1987	2,982	\$201,222,034	46%	54%	\$328,730,908	\$151,216,218	\$177,514,691
FY1988	2,021	\$289,218,235	33%	67%	\$465,172,498	\$153,506,924	\$311,665,574
FY1989	1,590	\$247,169,263	14%	86%	\$375,969,783	\$52,635,770	\$323,334,014
FY1990	1,964	\$178,232,594	32%	68%	\$259,487,849	\$83,036,112	\$176,451,737
FY1991	1,979	\$83,572,870	24%	76%	\$120,089,250	\$28,821,420	\$91,267,830
FY1992	1,318	\$145,693,744	21%	79%	\$206,662,773	\$43,399,182	\$163,263,590
FY1993	1,621	\$143,324,133	29%	71%	\$200,087,288	\$58,025,313	\$142,061,974
FY1994	1,678	\$178,799,112	24%	76%	\$239,211,539	\$57,410,769	\$181,800,770
FY1995	1,749	\$162,701,784	18%	82%	\$210,345,059	\$37,862,111	\$172,482,948
FY1996	1,665	\$185,204,825	33%	67%	\$230,170,106	\$75,956,135	\$154,213,971
FY1997	1,984	\$388,057,114	25%	75%	\$477,234,584	\$119,308,646	\$357,925,938
FY1998	2,098	\$457,469,219	34%	66%	\$551,461,188	\$187,496,804	\$363,964,384
FY1999	2,571	\$321,834,613	31%	69%	\$387,166,163	\$120,021,510	\$267,144,652
FY2000	2,514	\$720,646,992	29%	71%	\$854,709,596	\$247,865,783	\$606,843,813
FY2001	1,946	\$825,695,634	28%	72%	\$967,603,510	\$270,928,983	\$696,674,527
FY2002	1,885	\$462,909,241	31%	69%	\$542,827,171	\$168,276,423	\$374,550,748
FY2003	1,953	\$844,862,605	33%	67%	\$986,138,374	\$325,425,664	\$660,712,711
FY2004	1,922	\$412,337,048	40%	60%	\$474,080,226	\$189,632,090	\$284,448,135
FY2005	2,034	\$559,360,429	21%	79%	\$593,648,148	\$124,666,111	\$468,982,037
FY2006	2,044	\$963,635,840	20%	80%	\$963,635,840	\$192,727,168	\$770,908,672

^{1.} This chart does not account for changes, if any, in regulations that affect the requirement to notify the Inspectional Services Dept. of planned construction.

Sources: Cambridge Inspectional Services Dept., 2006; Cambridge Community Development Dept. 2006; U. S. Bureau of Labor Statistics, 2006.

^{2.} Note that Fiscal Years (FYs) start on July 1 of the previous calendar year and end of June 30 of the year enumerated.

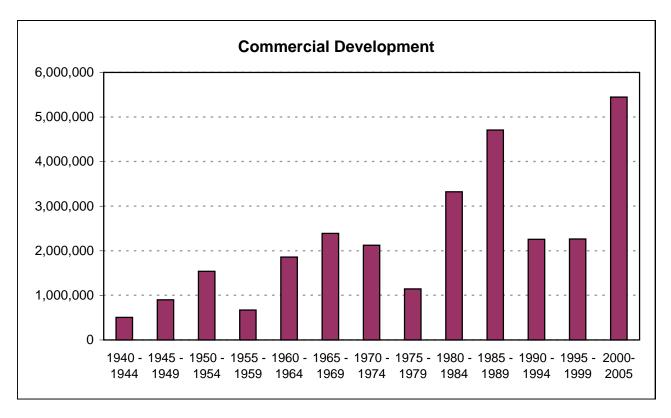
^{3.} Percentage break out between commercial and residential is approximate.

^{4.} Values adjusted using national Producer Price Index (PPI) for Materials and Components for Construction, maintained by the U. S. Bureau of Labor Statistics. Index figure used for adjustment is annual figure for year ending during fiscal year. Thus, FY 2006 value based an annualized PPI for 2005.

Commercial Development: 1940 - 2005

Years Completed	Square Feet Completed ¹
1940 - 1944	504,863
1945 - 1949	901,379
1950 - 1954	1,539,873
1955 - 1959	671,542
1960 - 1964	1,859,523
1965 - 1969	2,390,465
1970 - 1974	2,123,165
1975 - 1979	1,146,448
1980 - 1984	3,321,730
1985 - 1989	4,708,318
1990 - 1994	2,257,548
1995 - 1999	2,265,521
2000 - 2005	5,446,909
Total	29,137,284

^{1.} Figures include only non-residential taxable construction. Figures for 1940 through 2000 from Assessing Department. 2001 through 2005 data from records maintained by Community Development Department.

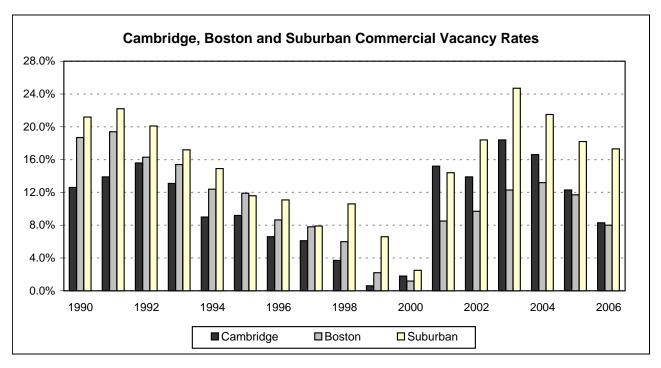


Sources: Cambridge Community Development Dept., 2006; Cambridge Assessing Department, 2006.

Cambridge, Boston and Suburban Commercial Real Estate Vacancy Rate: 1990 - 2006

	Cambridge ¹	Boston ¹	Suburbs ¹
1990 Year End	12.6%	18.7%	21.2%
1991 Year End	13.9%	19.4%	22.2%
1992 Year End	15.6%	16.3%	20.1%
1993 Year End	13.1%	15.4%	17.2%
1994 Year End	9.0%	12.4%	14.9%
1995 Year End	9.2%	11.9%	11.6%
1996 Year End	6.6%	8.6%	11.1%
1997 Year End	6.1%	7.8%	7.9%
1998 Year End	3.7%	6.0%	10.6%
1999 Year End	0.6%	2.2%	6.6%
2000 Year End	1.8%	1.2%	2.5%
2001 Year End	15.2%	8.5%	14.4%
2002 Year End	13.9%	9.7%	18.4%
2003 Year End	18.4%	12.3%	24.7%
2004 Year End	16.6%	13.2%	21.5%
2005 Year End	12.3%	11.7%	18.2%
2006 Year End	8.3%	8.0%	17.3%

^{1.} These rates are for office and R&D space only; industrial and retail space are not included. The vacancy rates do not include space currently occupied but available for lease, nor does it include any sublease space. The vacancy rate does not include space available in the future, such as space now under construction.

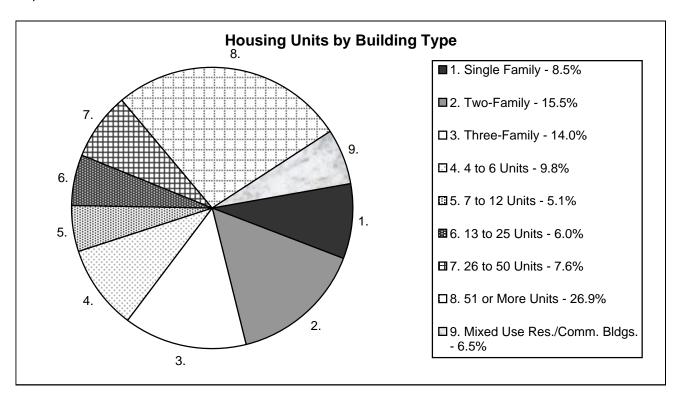


Source: CB Richard Ellis / Whittier Partners, LP, 2006.

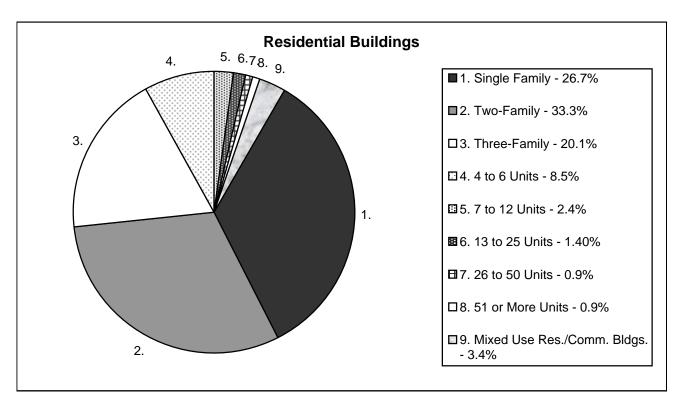
Housing Stock Overview: 2005

	<u>ALL U</u>	<u>JNITS</u>	CONDOMIN	CONDOMINIUM UNITS		<u>G TYPES</u>
Type of Housing ¹	Count	%	Count	%	Count	%
Single Family	3,813	8.5%	0	0.0%	3,813	36.7%
Two-Family	6,924	15.5%	906	8.1%	3,462	33.3%
Three-Family	6,258	14.0%	1,659	14.8%	2,086	20.1%
4 to 6 Units	4,401	9.8%	1,253	11.2%	879	8.5%
7 to 12 Units	2,289	5.1%	892	8.0%	250	2.4%
13 to 25 Units	2,678	6.0%	1,221	10.9%	147	1.4%
26 to 50 Units	3,396	7.6%	1,443	12.9%	95	0.9%
51 or More Units	12,042	26.9%	1,357	12.1%	90	0.9%
Mixed Use Res./Comm. Bldgs.	2,885	6.5%	1,657	14.8%	357	3.4%
Total	44,686	100.0%	10,388	92.9%	11,179	107.6%
Rooming Houses	1,080				41	

Includes all market rate and affordable housing, including housing owned by non profit organizations. Includes family style housing operated as dormitories by Harvard and MIT, which are counted as housing units by the U. S. Census. Note that the method used to develop these figures differs from that used in previous years and from the method used by the U. S. Census Bureau. Note that these figures refer to buildings and not to parcels of land.



Housing Stock Overview: 2005

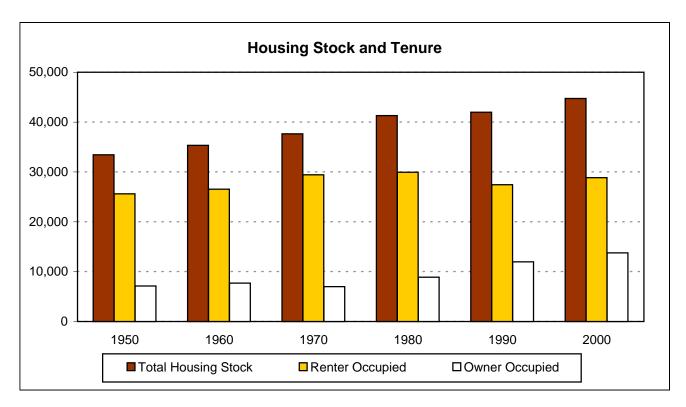


Sources: Cambridge Assessing Department, 2006; Cambridge Community Development Department, 2006.

Housing Stock, Tenure and Vacancy Rate: 1950 - 2000

			Vacancy		OWNER OCCUPIED ¹		RENTER OCCUPIED	
Year	Total Units ¹	Vacant Units	Rate (% Total)	Occupied Units	Total	as % Occupied	Total	as % Occupied
1950	33,437	642	1.9%	32,795	7,130	21.7%	25,605	78.1%
1960	35,330	1,077	3.0%	34,253	7,708	21.8%	26,545	77.5%
1970	37,648	1,237	3.3%	36,411	6,990	18.6%	29,421	80.8%
1980	41,300	2,464	6.0%	38,836	8,889	21.5%	29,947	77.1%
1990	41,979	2,574	6.1%	39,405	11,959	28.5%	27,446	69.7%
2000	44,725	2,110	4.7%	42,615	13,760	30.8%	28,855	67.7%

^{1.} The U. S. Census and the Cambridge Assessing Department use different methods for evaluating the size of the housing stock and to determine the owner occupancy rate. Thus, the figures stated above are not strictly comparable to those stated in prior tables.

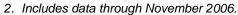


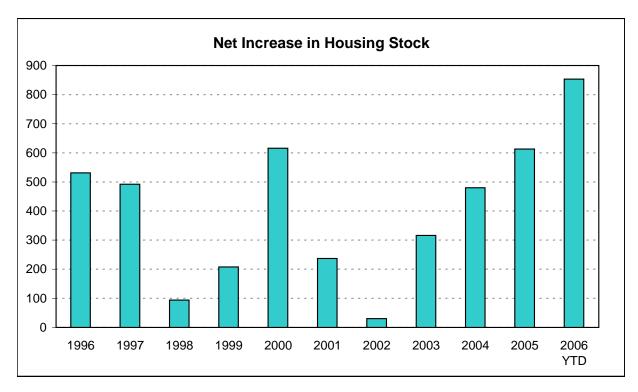
Sources: U. S. Census, <u>Massachusetts General Characteristics</u>, 1950; <u>Massachusetts General Population</u>, <u>Characteristics</u>, 1960; <u>Characteristics of the Population</u>, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Housing Starts and Units Removed from Housing Stock: 1996 - 2006

Year ¹	Units Added	Units Lost	Net Change	Projects Adding Units	Projects Removing Units
1996	544	13	531	24	5
1997	508	16	492	29	10
1998	127	33	94	24	10
1999	216	8	208	24	3
2000	622	6	616	27	5
2001	239	2	237	26	2
2002	46	16	30	6	3
2003	322	6	316	19	5
2004	486	6	480	18	6
2005	630	17	613	31	14
2006 YTD	871	18	853	16	13
Total	4611	141	4470	244	76
11 Year Average	419	13	406	22	7

^{1.} The date reflects the year during which a building permit was first issued for a development project. This is not an indication of the date of completion. These figures may omit projects initiated during the pertinent time period that added or removed units to the housing stock.



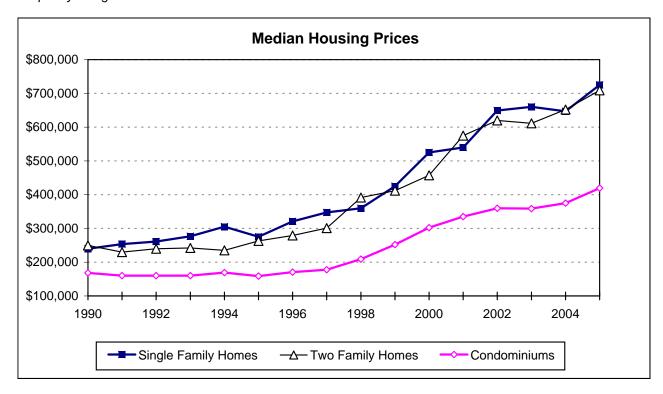


Sources: Cambridge Assessing Department, 2006; Cambridge Community Development Department, 2006; Cambridge Inspectional Services Department, Major Project Summary Reports, 2006.

Median Housing Prices: 1990 - 2005

Year	Single Family ¹	Two Family ¹	Condomiumn ¹
1990	\$240,000	\$250,000	\$168,300
1991	\$253,500	\$230,000	\$160,000
1992	\$261,000	\$240,000	\$160,000
1993	\$277,000	\$242,000	\$160,000
1994	\$305,000	\$235,000	\$169,000
1995	\$275,250	\$263,000	\$159,000
1996	\$321,000	\$279,000	\$170,500
1997	\$347,500	\$301,000	\$177,500
1998	\$359,500	\$391,500	\$209,000
1999	\$425,000	\$412,000	\$252,000
2000	\$525,000	\$457,500	\$302,500
2001	\$540,000	\$575,000	\$335,000
2002	\$649,500	\$619,750	\$359,750
2003	\$660,000	\$611,250	\$359,000
2004	\$647,000	\$652,250	\$375,000
2005	\$725,000	\$709,000	\$419,500

Except for 2005, figures derive from Assessing Department sales data as analyzed by the Cambridge Community Development Department. 2005 figures derive from data provided by <u>Banker and Tradesman</u>. Procedures used to remove non-arms length sales from 2005 data are analogous to those used to develop prior year figures.

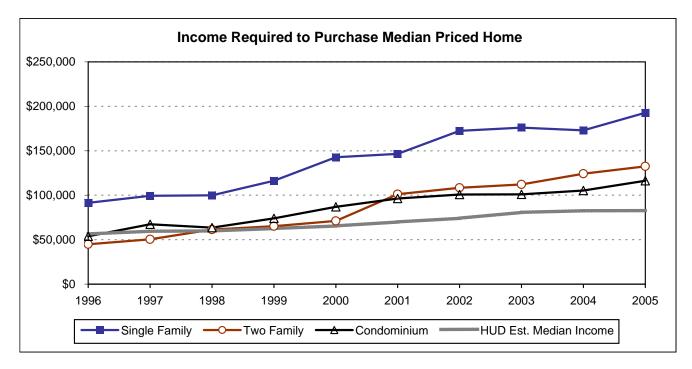


Sources: Cambridge Assessing Department 2006; Cambridge Community Development Department, 2006. <u>Banker and Tradesman</u>, 2006.

Income Required to Purchase Median Priced Homes: 1996 - 2005

	SINGLE	<u>FAMILY</u>	<u>TWO I</u>	<u>TWO FAMILY</u>		<u>CONDOMINIUM</u>	
Year	Median Price ¹	Income Required ²	Median Price ¹	Income Required ²	Median Price ¹	Income Required ²	HUD Est. Median Income for Family of 4 ^{3,4}
1996	\$321,000	\$91,380	\$279,000	\$44,880	\$169,000	\$53,800	\$56,500
1997	\$347,500	\$99,400	\$301,000	\$50,480	\$217,000	\$67,380	\$59,600
1998	\$359,500	\$99,980	\$391,500	\$61,370	\$209,000	\$63,500	\$60,000
1999	\$425,000	\$116,230	\$412,000	\$65,170	\$252,000	\$73,940	\$62,700
2000	\$525,000	\$142,800	\$457,500	\$71,010	\$302,500	\$86,920	\$65,500
2001	\$540,000	\$146,470	\$575,000	\$101,160	\$335,000	\$96,240	\$70,000
2002	\$610,000	\$172,440	\$656,000	\$108,320	\$348,500	\$100,710	\$74,200
2003	\$660,000	\$176,060	\$611,250	\$112,050	\$359,000	\$100,960	\$80,800
2004	\$647,000	\$172,920	\$652,250	\$124,120	\$375,000	\$105,290	\$82,600
2005	\$725,000	\$192,790	\$709,000	\$132,410	\$419,500	\$116,270	\$82,600

- 1. These numbers are not constructed using the same methods as those reported by <u>Banker & Tradesman</u> and cannot be used to make valid comparisons with figures reported by that publication.
- 2. Income required assumes 10% downpayment, 6.75% interest rate, 30 year financing, no private mortgage insurance, and real estate taxes at then current residential rate. Insurance and condo fees vary, increasing over period. Two family "Income Required" assumes availability of 75% of monthly rent payment, which varies between \$950 and \$1,900 over the period analyzed.
- 3. HUD estimated figures for Boston MA-NH PMSA. The geographic definition of statistical areas changes over time. The standard of comparison used here is the Metropolitan Statistical area or major subdivision thereof that includes Cambridge.
- 4. HUD's methodology changes from time to time, affecting the comparability of figures from different periods. Note that figures used here are estimates; they are not taken directly from a survey of households.

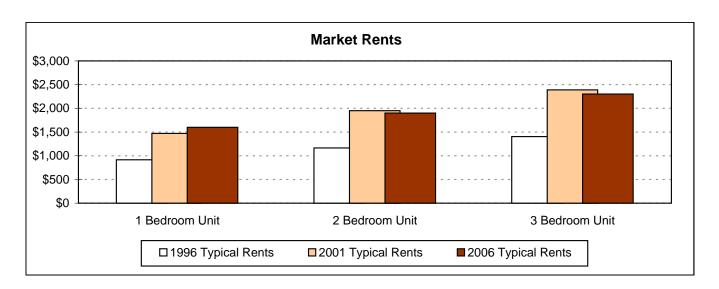


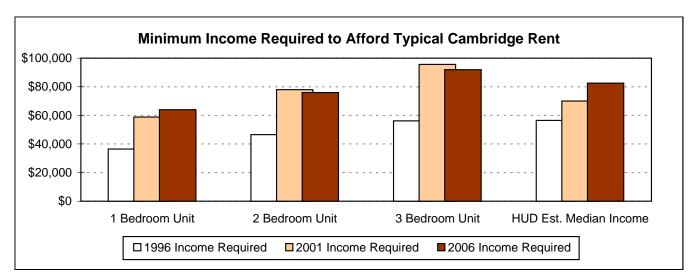
Sources: Cambridge Revaluation Office, 2006; Cambridge Community Development Department, 2006; HUD Income Limits data set, http://www.huduser.org/datasets/il.html.

Market Rents and Minimum Income Required: 1996 - 2006

	<u>1996</u>		<u>200</u>	<u>2001</u>		<u>2006</u>	
Apt. Size	Typical Rent Asked	Income Required ¹	Typical Rent Asked	Income Required ¹	Typical Rent Asked	Income Required ¹	Increase 1996 to 2006
1 Bedroom Unit	\$913	\$36,520	\$1,470	\$58,800	\$1,600	\$64,000	75%
2 Bedroom Unit	\$1,163	\$46,520	\$1,950	\$78,000	\$1,900	\$76,000	63%
3 Bedroom Unit	\$1,405	\$56,200	\$2,390	\$95,600	\$2,300	\$92,000	64%
HUD Est. Median for Family of 4		\$56,500		\$70,000		\$82,600	46%

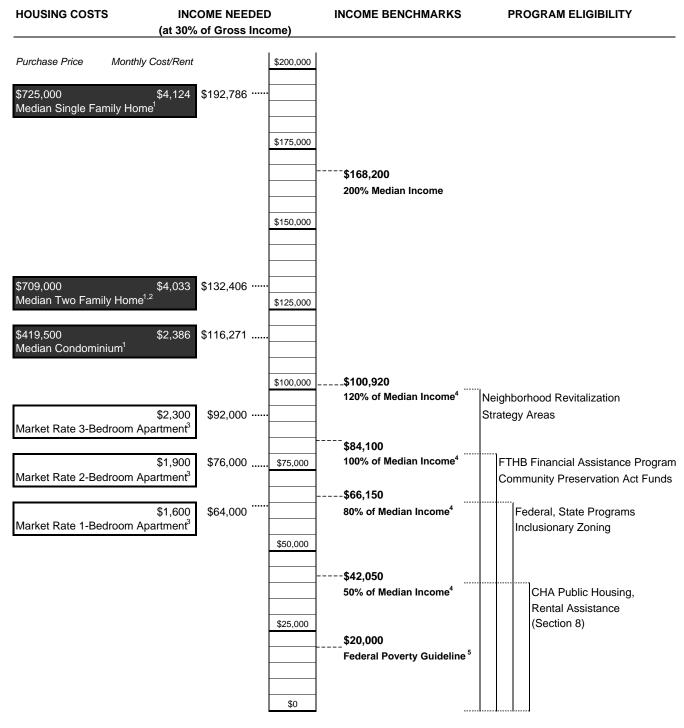
^{1.} Minimum incomes based on payment of 30% of pre-tax income for housing expenses.





Sources: Cambridge Community Development Department, 1996; Harvard Housing Office, 2001; Boston.com rental ads and associated realtor websites, March 6, 2006; Department of Housing and Urban Development, income limits, http://www.huduser.org/datasets/il.html, 2006.

Cambridge Housing Affordability Ladder: 2005

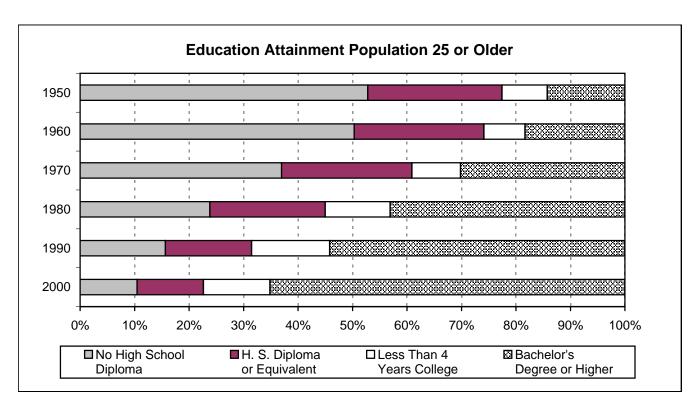


- 1. Assumes 10% downpayment, 6.75% interest rate, 30 year mortgage, good personal credit rating, \$7.38/\$1,000 valuation real estate taxes, single family \$1,700 annual insurance, two family \$1,925 annual insurance, condominium \$200 monthly fee. 2005 median sales prices from Banker and Tradesman data as analyzed by Cambridge Community Development Department staff.
- $2. \ \, \textit{Assumes \$1,900 monthly rent for a two bedroom apartment based March 2006 survey of the} \, \underline{\textit{Boston Globe}} \, \, \textit{and affiliated listings}.$
- 3. Monthly rental payments from March 2006 survey of the Boston Globe and affiliated listings.
- 4. Median income from 4 person Boston HUD Metro FMR Area (HMFA) 2006 Income Limits.
- 5. Poverty rate from 2006 Federal Department of Health and Human Services poverty guidelines.

Higher Education Attendance and Highest Educational Attainment of Population 25 or Older: 1950 - 2000

	College and	<u>HIGHEST EDU</u>	HIGHEST EDUCATIONAL ATTAINMENT POPULATION 25 or OLDER						
Year	Graduate School Attendance ¹	No High School Diploma	H. S. Diploma or Equivalent	Less Than 4 Years College ²	Bachelor's Degree or Higher				
1950 ^{3,4}	11,040	52.8%	24.6%	8.3%	14.2%				
1960 ³	14,318	50.3%	23.8%	7.6%	18.3%				
1970	18,972	37.0%	24.0%	8.9%	30.2%				
1980	23,403	23.8%	21.2%	11.9%	43.1%				
1990	24,364	15.6%	15.8%	14.3%	54.2%				
2000	26,613	10.5%	12.2%	12.2%	65.1%				

- 1. 1950 figure only includes population up to age 29. Other figures include all ages.
- 2. Includes both persons with an Associate degree and persons with a partially completed Bachelor degree.
- 3. Assumes persons reported as having completed four years of high school have a high school diploma and persons reporting four or more years of post secondary education have a Bachelor degree.
- 4. 1950 figures based on persons reporting education level. 2,060 persons did not report an education level.

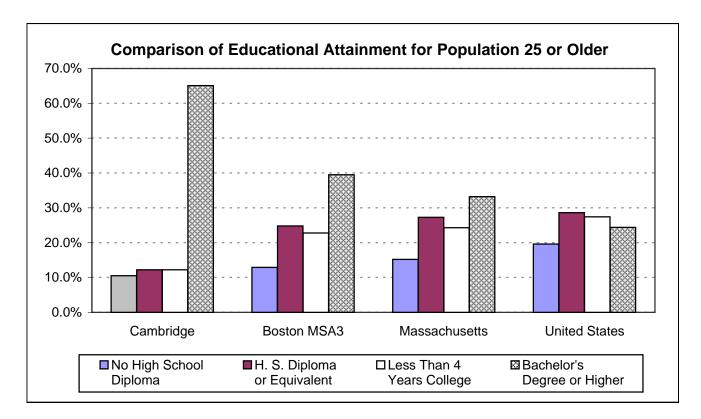


Sources: U. S. Census, <u>Massachusetts Detailed Characteristics</u>, 1950; <u>Massachusetts Social & Economic Population Characteristics</u>, 1960; <u>Characteristics of the Population</u>, Volume 1, Part 23, Massachusetts, 1970; STF1A tape file, 1980; STF1A tape file, 1990; Summary File 1, 2000.

Comparison of Highest Educational Attainment of Population 25 or Older: Cambridge, Boston MSA, Massachusetts and United States 2000

	No High School Diploma	H. S. Diploma or Equivalent	Less Than 4 Years College ¹	Bachelor's Degree or Higher ²
Cambridge	10.5%	12.2%	12.2%	65.1%
Boston MSA ³	12.9%	24.8%	22.8%	39.5%
Massachusetts	15.2%	27.3%	24.3%	33.2%
United States	19.6%	28.6%	27.4%	24.4%

- 1. Includes both persons with an Associate degree and persons with a partially completed Bachelor degree.
- 2. Stands for Boston MA-NH Primary Metropolitan Statistical Area.

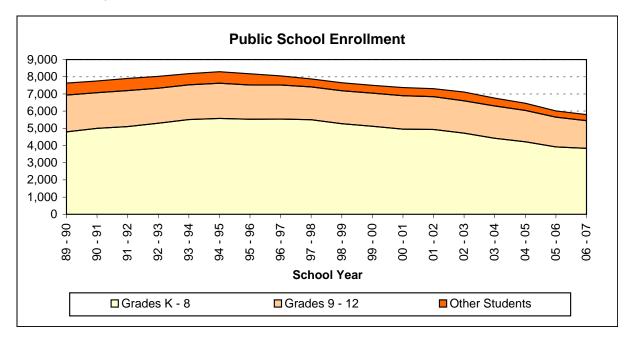


Source: U. S. Census, Decennial Census, Summary File 3, 2000.

Public School Enrollment: 1989 - 2006

School Year ¹	Grades K - 8	Grades 9 - 12	Other Students ²	Total Enrollment
1989 - 1990	4,796	2,136	703	7,635
1990 - 1991	4,998	2,078	681	7,757
1991 - 1992	5,097	2,102	705	7,904
1992 - 1993	5,297	2,038	684	8,019
1993 - 1994	5,513	2,018	646	8,177
1994 - 1995	5,574	2,047	670	8,291
1995 - 1996	5,528	1,989	651	8,168
1996 - 1997	5,539	1,983	531	8,053
1997 - 1998	5,497	1,910	467	7,874
1998 - 1999	5,271	1,910	465	7,646
1999 - 2000	5,119	1,930	451	7,500
2000 - 2001	4,947	1,951	469	7,367
2001 - 2002	4,935	1,904	467	7,306
2002 - 2003	4,722	1,879	510	7,111
2003 - 2004	4,417	1,887	452	6,756
2004 - 2005	4,213	1,827	416	6,456
2005 - 2006	3,920	1,730	364	6,014
2006 - 2007	3,837	1,612	348	5,797

- 1. All data derives from the enrollment census taken on October 1 of the school year. Note that student assignment practices have changed over time, accounting for some the decline in the "Other" category.
- 2. "Other" category includes all students whose education is funded by the Cambridge Public Schools and who are not assigned to a grade in the regular curriculum. Includes Pre-K students, ungraded students in both elementary and high schools, special education students attending out of district schools and Minuteman Technical High School students.



Sources: Cambridge Public School Department, 2006.

Higher Education Population and Real Estate Statistics: 2005 (Cambridge Population and Facilities Only)

	Cambridge College	Harvard University	Lesley University	MIT	Total
TIME PERIOD	2004-5	2004-5	2005-6	2004-5	
EMPLOYEES (Figures stated are Full T	ime Equivale	nts (FTEs), uı	nless otherwis	e noted.)	
Staff ¹	114	8,923	387	7,145	16,569
Faculty ¹	437	1,359	130	963	2,889
Number Living in Cambridge (not FTEs)	NA	3,825	90	1,827	5,742
STUDENT POPULATION					
Undergraduate ²	650	6,947	1,702	4,132	13,431
Day	0	6,562	1,200	4,132	11,894
Evening	650	385	502	0	1,537
Full-Time	184	6,722	1,138	4,077	12,121
Part-Time	466	225	564	55	1,310
Graduate ³	1,280	9,223	2,353	5,953	18,809
Day	0	8,631	0	5,953	14,584
Evening	1,280	592	2,353	0	4,225
Full-Time	614	8,372	868	5,813	15,667
Part-Time	666	851	1,485	140	3,142
Not in Degree Program	6	4,821	1,085	150	6,062
Day	0	351	515	150	1,016
Night	6	4,470	570	0	5,046
Total Students in Degree Programs	1,930	16,170	4,055	10,085	32,240
Total Students in Cambridge	1,936	20,991	5,140	10,235	38,302
STUDENTS HOUSED IN CAMBRIDGE	E⁴				
Undergraduate Students Housed	169	6,647	669	3,373	10,689
in Dormitories ⁵	0	6,498	610	3,281	10,389
in Off Campus Affiliate Hsg. ⁶	0	85	0	4	89
in Off Campus Non-Affiliate Hsg. ⁴	169	64	59	88	211
Graduate Students Housed	0	5,927	183	4,079	10,189
in Dormitories ⁵	0	1,436	0	2,148	3,584
in Off Campus Affiliate Hsg. ⁶	0	1,356	0	195	1,551
in Off Campus Non-Affiliate Hsg. ⁴	incl. above	3,135	183	1,736	5,054
Total Students Housed	169	12,574	852	7,452	20,878

Higher Education Population and Real Estate Statistics: 2005 (Cambridge Population and Facilities Only)

	Cambridge College	Harvard University	Lesley University	MIT	Total
FACILITIES					
Gross Floor Area					
Institutional/Academic ⁷	57,731	6,891,744	300,592	5,898,196	13,148,263
Student Activities/Athletic	0	1,230,161	0	1,845,681	3,075,842
Dormitory/Nontaxable Residential ^β	0	5,020,516	118,411	2,681,280	7,820,207
Commercial ¹⁰	52,269	262,699	166,984	4,625,434	5,107,386
Taxable Residential ¹¹	0	incl. in dorm.	76,163	172,000	248,163
Total Gross Floor Area	110,000	13,405,120	662,150	15,222,591	29,399,861
Number of Buildings ¹²	1	302	13	126	442
Land Area					
Tax Exempt	1	198	8	157	364
Taxable	0	29	5	84	118
Total Acres ¹³	1	227	13	241	482
Property Leased for Institutional Use					
Square Feet	20,206	493,346	30,522	333,576	877,650
Locations	1	22	2	8	33
HOUSING					
Dormitories					
Beds	0	7,950	618	5,248	13,816
Buildings	0	91	13	26	130
Affiliate Housing ⁶					
Taxable Units ¹⁴	0	765	0	172	937
Non-Taxable Units	0	880	2	0	882
Total Units	0	1,645	2	172	1,819
Taxable Buildings	0	52	0	12	64
Non-Taxable Buildings	0	8	2	0	10
Total Buildings	0	60	2	12	74
Other Housing Owned					
Taxable Units	0	0	81	727	808
Non-Taxable Units	0	0	0	0	0
Total Units	0	0	81	727	808
Taxable Buildings	0	0	10	6	16
Non-Taxable Buildings	0	0	0	0	0
Total Buildings	0	0	10	6	16

Higher Education Population and Real Estate Statistics: 2005 (Cambridge Population and Facilities Only)

	Cambridge College	Harvard University	Lesley University	MIT	Total
PARKING					
Student Spaces	5	NA	23	1,103	1,131
Faculty and Staff Spaces	56	NA	295	3,711	4,062
Total Spaces Maintained ¹⁵	61	4,536	318	4,814	9,729
FY05 PAYMENTS TO CITY ¹⁶					
Real Estate Taxes ¹⁷	\$329,552	\$5,178,764	\$623,020	\$25,514,865	\$31,646,201
PILOT ¹⁸	NA	\$2,751,204	NA	\$1,504,000	\$4,255,204
Water & Sewer Fees	\$10,649	\$4,336,267	\$235,471	\$4,343,079	\$8,925,466
Other Fees & Permits	\$0	\$1,504,921	\$20,039	\$347,959	\$1,872,919
Total FY 05 Payments to City	\$340,201	\$13,771,156	\$878,530	\$31,709,903	\$46,699,790

- 1. Cambridge College figures represent the number of persons employed, rather than Full Time Equivalents.
- 2. Lesley University undergraduate figures include Art Institute of Boston students.
- 3. Lesley University graduate student figures include summer students taking graduate level courses.
- 4. Harvard figures do not include Extension School students.
- 5. MIT total includes students housed in dormitories, fraternities, sororities and independent living groups.
- 6. Affiliate housing refers to housing owned by the institution and generally available only to members of the academic community; it does not include either dormitories or housing commonly available for rent to persons not affiliated with the institution.
- 7. Harvard University Institutional/Academic figure includes all office space and the assembly/museum category found in the Town Gown Report.
- Harvard University Student Activities/Athletic figure includes all support facilities and the health care category last year included in the Institutional/Academic category.
- 9. Harvard Dormitory/Nontaxable Residential figure includes taxable residential properties.
- 10. MIT Commercial figure includes only rentable floor area.
- 11. MIT did not provide a figure for Taxable residential. Figure stated for MIT assumes 1000 SF per unit for 172 units owned. Harvard Taxable Residential GFA included in Dormitory/Nontaxable Residential figure.
- 12. MIT figure includes only tax exempt buildings.
- 13. The Cambridge College facility consist of a single parcel with a mix of tax exempt and taxable uses, all of which is included in the tax exempt figures.
- 14. MIT figure includes 13 units not occupied by affiliates.
- 15. Harvard University parking stock floats between employee and student use, per the PTDM Plan approved by the City.
- 16. City of Cambridge Fiscal Year 05 covers the period from July 1, 2004 through June 30, 2005.
- 17. MIT figure includes taxes on University Park and 100 Memorial Drive, as well as taxes paid by independent living groups.
- 18. PILOT refers to Payment in Lieu of taxes.

Source: Cambridge College, Harvard University, Lesley College and Massachusetts Institute of Technology, Town-Gown Reports, 2005.